

Virginia Business Resource Directory

Seventh Edition, 2006





A Guide to Services Available for Existing and Potential Businesses

The Virginia Employment Commission is pleased to provide you with easy access to information about services available for existing and potential businesses. We hope you will find this directory helpful. If you have any questions, or if we may be of assistance to you, contact us at any of our field offices throughout the Commonwealth of Virginia.

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Preface

The seventh edition of the *Virginia Business Resource Directory* provides updated text and current listings of agency addresses, phone numbers, and websites. This publication continues to serve as a comprehensive guide to the types of assistance that are available to current and prospective business owners. The Virginia Employment Commission (VEC) is committed to promoting business and economic growth through a strong partnership with employers and Virginia's citizens. Therefore, this directory incorporates considerable research and commentary on the various resources and services available to employers in Virginia.

To be successful, any business venture needs access to information on financial, management, marketing, and personal resources. We hope the use of this publication will assist you in the establishment of a productive, efficient, and financially sound business.

We acknowledge, with gratitude, the cooperation of other agencies and organizations that provided updated information for this seventh edition. Special thanks is also expressed to the following VEC staff who assisted in the preparation of this directory: Tracee Davis, graphic design/layout, Jackie Hudson, economist, and Joan McDorman, assistant editor.

The VEC wants to be your employment agency and resource for labor market information. We look forward to working with you to maximize economic growth and business potential and to keep Virginia a great place to live, work, and do business.

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Introduction



This directory is a collection of information and rules or ordinances that provides guidance to individuals interested in operating their own business. It is intended to familiarize individuals with the general processes of starting and operating a business. It does not replace legal counsel and advice from accountants. Readers should be aware that legal requirements change from time to time and updates may be obtained from the sources listed.

Management, money, and marketing are the major focal areas of this directory. Since management, or the lack of it, is the primary reason why businesses fail, this directory deals with topics such as writing a plan for starting a business and pricing products and services to keep a business profitable. Aspects of financing your business, including sources of capital, leasing or buying equipment, and purchasing inventory will be covered. Marketing will assist you through the process of incorporating your idea into a product or service, reviewing your potential market, and studying the competition.

In an attempt to address common concerns of individuals starting a business in Virginia, this directory reflects cooperation between the VEC and a number of state and federal agencies and business organizations.

The Virginia Employment Commission is the lead state agency in implementing the Workforce Investment Act (WIA) in Virginia. WIA rewrites current federal statutes governing programs of job training, adult education and literacy, and vocational rehabilitation, replacing them with streamlined and more flexible components of workforce development systems. For the latest on this initiative and other VEC services, visit our website: www.VaEmploy.Com.

How to Use This Directory

The wire-o binding in this seventh edition allows for easier page reproduction. Sample business plan forms, such as a balance sheet and monthly personal cost of living, projected cash, and projected income statements, are in the pocket of the inside back cover. This edition also includes a SWOT analysis, which will allow business owners to identify the strengths, weaknesses, opportunities, and threats affecting their businesses. An index section helps with navigation through major topics and listings. All addresses, phone numbers, fax numbers, and web addresses have been consolidated in the Appendix.

In addition to hard copy, this publication is available on CD-ROM and on our website at <http://velma.virtuallmi.com/gsipub/index.asp?docid=281>.



The successful business owner devotes attention to the basic three M's:

- Management
- Money
- Marketing



Chapter I: Getting Started

An important question should be addressed before deciding to go into business: *Are you the right type to become a successful business owner?* This question is often overlooked. It will be to your benefit if you take some time and list the advantages and disadvantages of owning a business.

Consider:

Advantages

- Being the boss
- Opportunity for flexibility
- Potential for greater income
- Creative outlet
- Independence

Disadvantages

- Financial obligations
- Responsibility for financial decisions
- Change in economic conditions
- Competition
- Long business hours

After you have finished writing your list, take another look at the disadvantages. Are you ready to deal with these problems? If you still maintain a positive attitude on becoming a business owner, you have one personality trait that is essential—drive.

Personality traits can have a great impact on your success in operating a profitable business. A profile of a typical successful business owner is included for comparison to your unique traits.

- Drive: responsibility, vigor, initiative, and persistence
- Thinking ability: original, creative, critical, and analytical
- Human relations: emotional stability, sociability, good personal relations, consideration, cheerfulness, cooperation, and tactfulness
- Communication skills: verbal comprehension, and oral and written expression
- Technical knowledge: comprehension of physical process of producing goods and services, and ability to use the information effectively

The successful business owner devotes attention to the basic three M's:

- Management
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- Marketing

Failure to plan for these basic components increases the possibility for the business venture to fail. Ineffective management accounts for the vast majority of all business failures. A critical element in successfully managing a business is the development of a written business plan.

Chapter 2 addresses the business planning process and the items that should be included in that plan.

Chapters 3 and 4, on management, include these topics:

- Forms of business organization
- State and local tax obligations
- Federal regulations
- Business insurance
- Legal aspects of operating a business
- Finding, training, and retraining employees
- Other personnel issues
- Immigration
- Incubators
- Leasing employees
- Crime prevention

Chapter 5 addresses money issues:

- Credit policy
- Loans
- Federal lending programs
- State financing programs

Chapter 6, on marketing, covers:

- Research resources
- Pricing products and services
- Consumer services

- Trade Shows
- Associations
- Doing business with federal, state, or local government
- Export sales

Chapter 7 provides information about local, state, and federal regulations that may apply to your business the registration process.

Since ineffective management results in many business failures, it is important to examine aspects of management. The assistance of an attorney is vital in examining the legal aspects of going into business. Obtaining résumés of all key persons who will be associated with your business and establishing a personnel policy are part of the recruiting process. What benefits will you offer your employees? An adequate system of record keeping must be established. What are your tax obligations and do you have adequate business insurance? If you are considering sales or accounts, review the advantages and administrative decisions involved. You can consult your local law enforcement agency for methods of preventing burglary, robbery, shoplifting, internal theft, and bad checks. Because of the newness and size of your business, you may wish to consider leasing employees or utilizing an “incubator” concept. These topics will be discussed in greater detail in the management chapters.

The prospective business owner must determine the cost of opening a business. Are you purchasing an existing business, purchasing your own building, or leasing space? Once this decision is made, other monetary determinations can be made. What sources of capital are available? How can you use your business plan to get a loan? What will be your credit policy? The money chapter will contain avenues to pursue in getting the necessary financial backing.

Marketing is a word that is used extensively to cover numerous areas. The marketing chapter will guide you through researching your product, determining the location that meets the market needs, and determining your competition. You are going to advertise your business and you need to know sources and costs of advertising. Can you price your products and services to yield a profit and still be competitive? What exporting opportunities exist for your product? All of these seemingly diverse areas are components of marketing.

If you are still determined to continue in your business venture, the ensuing chapters should give you guidance.



Planning increases the probability that the business will function well and prosper in an organized and rational direction.



Chapter 2: Business Planning Process

The importance of planning a business operation should not be underestimated. It can make the difference between success and failure. Proper planning increases the probability that the business will function well and prosper in an organized and rational direction.

The business plan is a personal document that can serve to:

- Assist in determining the feasibility and desirability of pursuing the steps necessary to start a business.
- Assist in raising capital from outside investors.
- Offer an opportunity to coordinate personal and business objectives.
- Assist in management control by promoting better decision-making and enhancing business efficiency.
- Form the basis of a more detailed operational plan.

According to the U.S. Small Business Administration (U.S. SBA), the process of starting a small business includes carefully researching and answering these basic questions:

- What niche will my business fill?
- What services or products will I sell?
- Is my idea practical, and will it fill a need?
- Who is my competition?
- What is my business's advantage over existing firms?
- Can I deliver a better quality service?
- Can I create a demand for my business?

Once you've determined that your idea is feasible, answer these questions:

- What skills and experience do I bring to the business?
- What will be my legal structure?
- How will my company's business records be maintained?
- What insurance coverage will I need?
- What equipment or supplies will I need?
- How will I compensate myself?

- What are my resources?
- What financing will I need?
- Where will my business be located?
- What will I name my business?

If you are starting a home-based business, you will want to answer these additional questions:

- Does my home have the space for a business?
- Can I successfully run the business from my home?
- Can I deal with the isolation of working from home?

You should do as much of the work as possible on your plan. If you have a professionally prepared plan and have little involvement in it, you may not understand it and it could be of little value to you. This is not meant to imply that seeking assistance in plan preparation is not necessary. If this is your first time in preparing a plan, you may wish to seek assistance from a certified public accountant or the U.S. SBA. The U.S. SBA sponsors a volunteer organization made up of successful former business owners and operators, called the Service Corps of Retired Executives (SCORE), whose aim is to assist potential and existing business owners with business-related problems or situations encountered in their operations. There are many accounting and business texts available through bookstores and libraries. Commercial bank loan officers may assist you or refer you to another organization that may provide the necessary assistance. Local economic developers may also be a source of aid. If you prepare the plan yourself, answer only the following sections in the suggested outline that pertain to you. Keep your descriptions short. Take your time and you will emerge with a plan that enhances the opportunity to be successful in your business.

Business Plan and Suggested Outline

Cover Sheet

Include the name of the business, names of owners or owners-to-be, the address, telephone number, and website of the business, if available. Give a description of the area and building to be rented, leased, or owned. If the building is rented or leased, state from whom and under what conditions. State the size (square footage) of the building. Describe the type of access to the building (major roads, highways, walking, parking, etc.) State the operating business hours.

Executive Summary

Complete this section after all the other sections of the business plan have been completed. Include in this summary:

- Your company name.

- Principal products or services of the business.
- The unique features of the products or services.
- Market, market share, profit margins, and time frame for achieving them.
- The reason for the business.
- Product or service distribution.
- The current stage of the business (start-up or existing business) and financial results (evaluation of the prospects or past performance).

Financial investors will frequently skip over parts of the plan that are not of interest to them. However, they will always read the executive summary.

Table of Contents

- I. The Business
 - A. Description of the business, including the unique features of the products and services
 - B. Company's goals, being as specific as possible
 - C. Historical achievement and strengths
 - D. Past problems and current weaknesses
 - E. Competition—competitive advantages over other producers
 - F. Statement of financial need and expected benefit from receiving borrowed funds
- II. Management
 - A. Organizational chart
 - B. Key individuals
 1. Personnel résumés
 2. Present salaries
 3. Planned staff additions
 - C. Other employees or labor market conditions
 1. Number of employees at year-end, total payroll expenses
 2. Method of compensation
 3. Planned staff additions
 - D. Company's decision-making and management philosophy
- III. Market Analysis/Marketing
 - A. Targeted customer groups
 1. Principal customers
 2. Location
 3. Product
 4. Percent of company's sales
 5. Volume
 6. Duration and condition of contracts in place

- B. Product or service qualities the company will emphasize
 - C. Location advantages and disadvantages—describe the competition
 - D. Distribution channels
 - 1. Sales personnel
 - a. Number needed to achieve projected sales
 - b. Salaried or commissioned
 - 2. Brokers and/or agents
 - 3. Retailers
 - E. Service and warranty policies
 - 1. Authorized service outlets
 - a. Number to be established
 - b. Location
 - 2. Use of company personnel
 - F. Product or service pricing method
 - G. Credit
 - 1. Accounts receivable sold, discounted, or pledged
 - 2. Conditions for discount
 - H. Advertising and/or promotions
 - 1. Budget
 - 2. Media
- IV. Financial Data
- A. Reports
 - 1. Annual financial statement for the past three years (audited quality, if available), including balance sheets, profit and loss statements, and statements of sources and applications of funds, if applicable
 - 2. Current financial reports, if applicable
 - a. Balance sheet
 - b. Income statement
 - c. Accounts receivable
 - d. Accounts payable
 - e. Debt schedule
 - f. Reconciliation of net worth
 - 3. Tax returns for the last three years, if applicable
 - B. Projected financial statements (applicable for existing and new businesses) for the next three years—monthly for the first year and annually for the second and third years
 - 1. Operating or income statements
 - a. Sales
 - b. Expenses
 - c. Profit

2. Balance sheet
 3. Reconciliation of net worth
 4. Cash flow
 5. Break-even analysis
 6. Notes of explanation or footnotes
- C. Other statements, if applicable
1. Capital equipment list
 2. Manufacturing/shipping plan
 3. Seasonal business—explain its cycle and relate it to the company's financial needs
- D. Sources and applications of funding
1. Description of the project to be funded
 - a. Description of cash requirements
 - b. Amount to be raised from debt and amount from stock
 - c. Amount and terms you are seeking
 2. Key financial advisors
 - a. Auditor—name, address
 - b. Legal counsel—name, address
 - c. Banker—name, location, contact officer familiar with account

Business Plan Forms

For a new business owner, and perhaps for existing businesses, you should determine what you will need as a minimum monthly draw from the business.

A sample expense form of monthly personal cost of living, a balance sheet, projected income statement, and projected cash flow sheet are for guidance purposes only. These forms can be found at the back of this directory.

SWOT Analysis

A SWOT analysis will enable you to identify the Strengths, Weaknesses, Opportunities, and Threats that affect your business. Performing a SWOT analysis will allow you to examine your business and its potential for success, both internally and externally. Usually these factors are recorded in a matrix so each category may be analyzed with regard to the others. A sample SWOT analysis is available at the back of this directory.





There are many issues to consider in managing a business.

Chapter 3: Management—Legal Aspects, Taxes, and Insurance

There are many issues to consider in managing a business. This chapter will address the legal aspects of going into business, tax obligations, and insurance coverage.



Forms of Organization

There are four common forms of a business organization—sole proprietorship, partnership, corporation, and limited liability company. A brief explanation of each, with advantages and disadvantages, follows.

Sole Proprietorship

A sole proprietorship is a business that is owned by an individual who is solely responsible for all aspects of the business. The owner is personally responsible for all debts of the firm, even in excess of the amount invested in the business. All that is necessary to establish a sole proprietorship is to obtain the necessary local licenses. Sole proprietorship is the easiest of the legal structures to set up and is the most common small business legal structure.

Advantages

- Greatest freedom from regulation
- Minimal working capital requirements
- Owner in direct control
- All profits to owner
- Tax advantage to owner
- Ease and speed of formation
- Low start-up costs

Disadvantages

- Unlimited liability
- Total responsibility
- Difficulty in raising capital

Partnership

A general partnership is a legal entity that is jointly owned by two or more persons. As in the sole proprietorship, the owners are personally responsible for all debts of the firm, even those debts in excess of the amount invested in the business. An attorney should be consulted to help prepare the partnership agreement.

Advantages

- Additional sources of capital
- Help in decision making
- Ease of formation
- Broader management base
- Relative freedom from government control and special taxation
- Share in profits
- Flexibility

Disadvantages

- Organizational problems
- Unlimited liability of at least one partner
- Difficulty in raising additional capital
- Disposing of partnership interests

Limited partnerships must be filed with the State Corporation Commission (SCC). The requirements for establishing a limited partnership include filing a certificate that contains the name of the partnership, its specified office location, its registered agent, and the name of each general partner. Any limited partnership formed before January 1, 1987, is not subject to the filing requirements until there is a need to amend the certificate currently on file in the local circuit court. When such a change is necessary, the limited partnership will file an amended and restated certificate with the SCC. The law requires that no two limited partnerships on record at the SCC should have the same name; therefore, existing partnerships could potentially lose the name under which they are now operating.

Corporation

A corporation is a business that is formed and authorized by law to act as a single person, although constituted by one or more persons, and is legally endowed with rights and responsibilities. There are two general types of corporations: regular and Subchapter-S. Each has numerous variations.

The regular corporation is the better-known corporate structure. This type of corporation requires several procedures: obtaining a corporate taxpayer identification number from the Internal Revenue Service (IRS), obtaining a state certificate of incorporation, and holding

a stockholders' meeting to elect directors who in turn elect the corporate officers. Each corporation must hold a stockholders' meeting at least once each year, keeping minutes of the meeting on the record. A corporation is either publicly held or closely held, usually depending on the number of stockholders. A closely held corporation is generally one where all the stock is owned by persons, or members of their immediate family, who are actively involved in the management of the business. This kind of corporate structure provides liability protection, the benefits of being incorporated, and the absence of public scrutiny applied to a partnership.

Another form of corporation is the Subchapter-S corporation. A new venture can have no more than 75 shareholders and no more than 20 percent of its income earned from passive investments. The losses of the corporation can be deducted by the individual stockholders and can be earned forward or backward to offset any gains. This is a significant advantage in attracting capital from individual investors who want a tax write-off the first several years when the corporation is losing money. When the new venture starts to earn a profit, the structure can be changed from a Subchapter-S corporation to a regular corporation with its accompanying tax laws.

It is advisable to consult an attorney when organizing a corporation to assure full compliance with Virginia and federal laws. All corporations doing business in Virginia are required to file articles of incorporation and certain other documents with the SCC.

Corporations that do business in more than one state must comply with the federal laws regarding interstate commerce and with the various state laws.

Advantages

- Limited liability
- Possible tax advantage
- Easier to raise capital
- Government regulations
- Increased resources available
- Corporate benefits
- Continuous existence

Disadvantages

- Extensive recordkeeping necessary
- Government regulations
- Inability to take losses as personal deductions
- Lessened control
- Double taxation
- Annual meetings
- Annual filings

Limited Liability Company

A limited liability company is an unincorporated association. Limited liability companies must be filed with the SCC. The requirements for establishing a limited liability company include filing articles of organization that set forth the name of the company, its principal office address, and its registered agent. All amendments must be filed with the SCC.

Advantages

- Limited liability for each member
- No limitation on size, type, or number of members
- Partnership tax status
- Flexibility
- Members may change

Disadvantages

- Restrictions on transferability of membership rights

There are variations of these four forms of business organizations. It may be advisable to consult an attorney to assure that the form of organization you choose will best meet your needs. See State Corporation Commission in the Appendix.

Taxation

Every person engaged in a business activity is affected to some degree by local, state, and federal tax laws. Business activities that operate for a profit may produce a tax liability, whether the enterprise is a sole proprietorship, a partnership, a corporation, or a limited liability company. The assistance of an accountant may be advisable in determining which taxes your business will be responsible for paying.

Annual Registration Fee

Every stock corporation organized under Virginia law pays an annual registration fee based on the number of authorized shares of stock shown in its charter. The fee is assessed by the SCC and is payable to the State Treasury at the end of the month that a corporation became incorporated. For fewer than 5,000 authorized shares, the fee is \$100. For more than 5,000 authorized shares, the fee is \$100 for the first 5,000 shares, plus \$30 for each 5,000 shares or fraction thereof, to a maximum of \$1,700. (Note: Annual registration fees paid by stock corporations doubled as of July 1, 2002.) Every limited partnership and limited liability company organized under Virginia law pays an annual registration fee of \$50, which is due on or before September 1 of each year. See State Corporation Commission in the Appendix.

Business Tax

The business tax is a privilege tax levied by cities and counties in Virginia for the right to do business in their domain. Rates vary for different localities. For further information, call the Director of Finance or the Commissioner of Revenue in your locality.

Corporate Taxes

General Liability

Every corporation organized under the laws of Virginia and every foreign corporation registered with the State Corporation Commission for the privilege of doing business in Virginia or receiving income from Virginia sources must file a corporation income tax return except: public service corporations (other than electric and gas suppliers, railroads, and telecommunications companies), banks subject to the Bank Franchise Tax, credit unions, insurance companies, and corporations not conducted for profit which are exempt from United States income tax, with the exception that these are taxable on their unrelated business taxable income. Electing small business corporations (S corporations) are required to file a return of income even though they are exempt from Virginia income tax.

Income of a multistate corporation is determined by a double-weighted sales factor in which the sales factor is weighted 50 percent and the payroll and property factors are 25 percent each. The double-weighted sales factor is effective for taxable years beginning on or after January 1, 2000, provided a certain level of tax relief is attached by the Personal Property Tax Relief Act of 1998; otherwise, the income of a multistate corporation is determined by a three-factor formula of sales, payroll, and property. Special formulas are provided for motor carriers, financial corporations, railway companies, and construction corporations using the completed contract method of accounting.

Filing Procedure

VATAX Online for Businesses offers businesses the ability to perform various Department of Taxation functions online, including registering a business and filing and paying many business taxes. See VATAX Online for Businesses on page 23.

Registration: Every corporation that is required to file an income tax return must register by filing a Business Registration Application, Form R-1, with the Virginia Department of Taxation. Registration can be done online using iReg at www.tax.virginia.gov. The form can also be downloaded and mailed to PO Box 1114, Richmond, VA 23218-1114. No application fee is required.

Filing of Returns: A corporation income tax return must be filed and the tax paid with the Virginia Department of Taxation on or before the 15th day of the fourth month following the close of the corporation's taxable year. (The tax year is the same as that used for federal income tax purposes.)

Extensions: A six-month extension may be obtained by filing an application and paying a tentative tax. A copy of the federal extension must be attached to the Virginia extension. Corporate extensions are filed online at VATAX Online for Businesses at www.tax.virginia.gov.

Estimated Tax: A corporation subject to Virginia income tax is required by law to make a declaration of estimated income tax if its Virginia income tax for the taxable year can reasonably be expected to exceed \$1,000. A corporation whose accounting period is a calendar year is required to make a declaration of estimated tax and pay one-fourth of such estimated tax directly to the Virginia Department of Taxation by April 15 of the taxable year. Subsequent installments are due June 15, September 15, and December 15. Corporate estimated payments can be paid online at VATAX Online for Businesses at www.tax.virginia.gov.

A corporation whose accounting period is a fiscal year is required to make a declaration of estimated income tax and pay one-fourth of the tax directly to the Virginia Department of Taxation by the 15th day of the fourth month following the beginning of its fiscal year. Subsequent installments are due the 15th day of the sixth month, the 15th day of the ninth month, and the 15th day of the 12th month following the beginning of the corporation's fiscal year.

Electronic Funds Transfer

EFT involves the transfer of funds from your bank account to the state's bank account. This program is currently available for the following taxes: Sales and Use Tax, Out-of-State Use Tax Dealers, Employer Withholding Tax, and Corporation Income Tax. If your monthly tax liability for any one of these taxes exceeds \$20,000, you are required by law to pay by EFT for consolidated sales tax accounts. EFT is required when the total liability of all subsidiaries exceeds \$20,000 as reported by the parent company.

The Department of Taxation also encourages other businesses that do not have an average monthly liability of \$20,000 to voluntarily transmit their tax return payments by EFT. EFT not only saves check writing and mailing costs, but also ensures that your payment is made without the worry of a check being lost in the mail. For withholding payment submitted by EFT, the requirement to submit VA5 and VA15 tax forms are eliminated. See Department of Taxation in the Appendix.

Property Tax

In Virginia, the property tax is levied at the local level as a tax on real and personal property. For more information concerning property taxes in your area, contact the Director of Finance or the Commissioner of Revenue in your locality.

Sales and Use Tax

Generally, the tax rate is 5.0 percent (4.0 percent state tax and 1.0 percent local tax). Beginning July 1, 1998, nonprescription drugs and proprietary medicines were exempted from state sales and use tax. Beginning January 1, 2000, the Food Tax Reduction Program reduced the state sales and use tax rate on food purchased for human consumption from 3.5 percent to 3.0 percent. This rate reduction, however, does not affect the local tax rate on such food products.

Key exemptions to sales and use taxes include industrial manufacturing, utilities and heating fuel, certain non-profit organizations, and most services. Consumers are expected to pay a 4.5 percent use tax on items purchased outside of Virginia and brought into the state for use. This includes items purchased through mail order or items shipped to Virginia from retailers located outside of the state. There is no tax liability for individuals if mail order purchases total \$100 or less during a calendar year. See Department of Taxation in the Appendix.

Unemployment Compensation Tax

All employing units in Virginia with either full-time or part-time employees are required to file with the Virginia Employment Commission form VEC-FC-27—Report to Determine Liability for State Unemployment Tax. If it is determined that the employing unit is liable for the reporting and tax provisions of the law, the employer will be notified. The amount of tax due is based on a specific percentage of taxable wages for the quarter of the year. This information must be reported to the agency on form VEC-FC-20. Taxes are payable solely by the employer. No part of the tax may be deducted from the employees' wages. See Virginia Employment Commission in the Appendix.

Employer Tax Requirements

Depending on the nature of your business, you may have to file the following returns and statements during the calendar year:

Federal

Form 941

Employer's Quarterly Federal Tax Return

Form 940

Federal Unemployment Tax Return

State

Virginia offers individual and business VATAX Online at www.tax.virginia.gov. The following services are included in VATAX / VEC Online for Businesses:

- iFile—File and pay Sales, Use, or Employer withholding taxes with the Virginia Department of Taxation
- iFile—File and pay Unemployment Taxes with the Virginia Employment Commission.
- Corporate Extension returns and payments with the Virginia Department of Taxation
- Corporate Estimated tax payments with the Virginia Department of Taxation
- Secure Messaging—Secure and confidential communication with the Virginia Department of Taxation
- Web Payments—Make a bill payment or Accelerated Sales Tax payment
- Form VA-5 (Employer's Return of Virginia Income Tax Withheld), VA-6 (Employer's Return of Virginia Income Tax Withheld), and Form 500 ES (Virginia Declaration of Estimated Income Tax) can also be downloaded.

Miscellaneous Taxes

- Bank Franchise Tax
- Cigarette Tax

- Corn Assessment
- Cotton Assessment
- Egg Excise Tax
- Forest Products Tax
- Litter Tax
- Peanut Excise Tax
- Rolling Stock Tax on Railroads and Freight Car Companies
- Sheep Assessment
- Small Grains Assessment
- Soft Drink Excise Tax
- Soybean Assessment
- Tire Tax
- Writ Taxes

Other Taxes and Fees

Department of Alcoholic Beverage Control

- Alcoholic Beverage Taxes and Licenses

State Corporation Commission

- Corporation Charter, Entrance, and Registration Fees
- License Taxes on Insurance Companies
- Registration and Renewal Fees for Franchises and Securities
- Rolling Stock Tax on Certain Motor Vehicle Carriers of Passengers
- Taxes on Public Service Corporations and Certificated Telephone Companies
- Annual Assessment Fees and Application/Filing Fees for State-Chartered Financial Institutions

Department of Motor Vehicles

- Fuel Tax (Motor Vehicle)
- Registration and Titling Fee for Motor Vehicles
- Motor Vehicle Sales and Use Tax

Federal Regulations

Employer's Federal Identification Number

All retail and wholesale and some service businesses are required to have a federal identification number. Applications can be obtained from your local IRS office. Persons doing business in areas where the IRS does not have offices should call (800) 829-1040 or (800) 829-FORM to have the applications sent to them. Request Form SS-4.

Social Security Federal Insurance Contributions Act

Employers and employees each contribute equally to the Social Security Fund (FICA taxes). In January of 1991, the Medicare portion of FICA taxes was separated and given a higher taxable wage limit than the base portion of FICA. In 2006, FICA contributions are:

- Salary Level: Up to \$94,200
 - Employee contribution: FICA 6.2 percent + Medicare 1.45 percent = 7.65 percent
 - Maximum tax: \$7,206
- Salary Level: Total Salary
 - Employee contribution: Medicare only at 1.45 percent

Both tax rates and maximum tax would be doubled for self-employed persons who make both the employer and employee contributions to FICA taxes. For information on Social Security taxes, contact the Social Security Administration (SSA) at (800) 772-1213 between 7 a.m. and 7 p.m.

Federal Minimum Wage and Hour Laws

Federal labor laws are administered in Virginia by the U.S. Department of Labor. Wage rates that apply for all non-exempt employees are:

- As of September 1, 1997, not less than \$5.15 an hour.
- One and one-half times regular pay for all hours worked in excess of 40 hours during a workweek.

See U.S. Department of Labor in the Appendix.

Social Security Administration

The SSA processes applications for retirement, disability, survivor benefits, and Medicare under the Social Security Act. Additionally, the SSA receives and processes applications for Social Security numbers. See Social Security Administration in the Appendix.

Federal Information Center

The Federal Information Center provides complete information by telephone on services available from federal agencies. Contact the center at (800) 688-9889, Monday through Friday, from 9:00 a.m. to 8:00 p.m.

Insurance

Business owners can use insurance as a way of managing risk in their business. Before beginning a new business, consider the various types of business insurance available. Particular business needs can be assessed by an insurance agent, and a tailor-made program can be established to handle specific needs within your budget limitations.

Liability Insurance

Any business is subject to laws governing negligence—failing to exercise a degree of care that might be expected or required under your particular situation or circumstances. Liability insurance provides coverage for customers, employees, or anyone else with whom you have contact in the course of business, or who is on your property.

Liability insurance policies generally cover:

- Payments that are required due to accidental bodily injury or property damage to others that you cause
- Medical services necessary at the time of the accident
- Costs of defending lawsuits that allege negligence, including expenses in investigation and settlement
- The cost of judgments during an appeal

If you operate any vehicle as part of your business, you will be required to maintain automobile liability insurance. Product liability insurance refers to coverage for any product manufactured, or retailer of products, that may cause injury or damage to the user of the product. Services can cause damage and may be subject to product liability.

Life and Health Insurance

Life and health insurance provides extra compensation to employees, owners, or the business itself for losses that are sustained as a result of illness or death. Most businesses carry this coverage for their employees in order to be competitive with other companies.

Property Insurance

Property insurance protects against losses that may occur to your business property as well as office supplies, equipment, and products. Property coverage you may want to consider includes:

- Automobile damage collision insurance
- Comprehensive property insurance
- Crime insurance for theft, burglary, and/or robbery
- Fire insurance
- Flood insurance
- Glass insurance
- Hail and windstorm insurance

- Inland marine insurance (retailers and wholesalers highly susceptible to loss)
- Sprinkler leakage insurance
- Vandalism

Special-Purpose Insurance

Additional coverage can be obtained to protect you against the potential of large losses. These include:

- Boiler and machinery insurance
- Business interruption/loss of rents insurance
- Credit insurance
- Fidelity insurance
- Key employee insurance
- Surety bonds (guarantee work according to contract)
- Transportation insurance

Workers' Compensation Insurance

Virginia law requires that all employers with three or more employees provide workers' compensation coverage for accidents and occupational diseases. The cost of workers' compensation insurance varies by industry and occupation. The entire cost is paid by the employer. A publication, *Informational Guide for Employers*, is available and can be reviewed on the Virginia Workers' Compensation Commission's website at www.vwc.state.va.us. See Virginia Workers' Compensation Commission in the Appendix.

Resources on Legal Aspects, Taxes, and Insurance

Employer's Handbook: A guide to employer's rights and responsibilities under the Virginia Unemployment Compensation Act

The *Virginia Unemployment Compensation Act* contains the provisions under which Virginia's Unemployment Insurance Program is administered. Stemming from this Act is *The Regulations and General Rules Affecting Unemployment Compensation*. The *Employer's Handbook* is an attempt to explain the various statutory and procedural aspects of the program in nontechnical terms. The *Employer's Handbook* is available online at www.VaEmploy.Com. See Virginia Employment Commission in the Appendix.

Virginia Tax Facts

This free publication contains information to aid individuals, businesses, and other organizations in complying with the Virginia tax laws administered by the Department of Taxation. Other publications include: *Guidelines for Local Business, Professional and Occupational License Taxes; Virginia Corporation Income Tax Regulations; and Virginia Retail Sales and Use Tax Regulations*. See Department of Taxation in the Appendix.

Federal Tax Forms and Publications

For appropriate federal forms and publications for businesses, contact the IRS at (800) 829-4933 or visit www.tax.virginia.gov.

U.S. Small Business Administration (U.S. SBA) Publications

As part of its mission to aid, counsel, and assist small businesses, the U.S. SBA has utilized its nationwide network of resources to collect information covering a multitude of business-related issues and provide this information to all interested individuals. Business development aids recommend methods and techniques for handling management problems and general business operations. Business development information, which is available on the U.S. SBA website, provides in-depth information on specific topics to give greater understanding. Some of the topics include:

- Crime Prevention
- Financial Management
- Management and Planning
- Marketing
- Personnel Management
- Products/Ideas/Inventions

See U.S. Small Business Administration in the Appendix.

VATAX Online Services

The Virginia Department of Taxation's website at www.tax.virginia.gov provides businesses and organizations easy access to a variety of online services and information about taxes in Virginia. In addition to online services, the website provides access to information including the *Policy Library, Tax Code of Virginia, Legislative Summaries, Rulings of the Commissioner*, and publications including *Tax Facts, Annual Reports*, and the *Taxpayer Bill of Rights*.

VATAX Online for Self-Employed Individuals

VATAX Online for Self-Employed Individuals offers most Virginians the ability to perform various functions directly with the Department of Taxation. There is no software to download or purchase, and the online services are available seven days a week, twenty-four hours a day. Customers can save their work and complete it later. In addition, the services are free, easy, fast, and convenient. VATAX Online is available to anyone who has filed Virginia income tax returns in the Commonwealth of Virginia for the 1999, 2000, 2001, and tax years following.

VATAX Online for Self-Employed Individuals allows taxpayers to:

- File their income tax returns
- Direct deposit their refunds
- Electronically transfer (withdraw) payment of tax due from their checking or savings account on a specified payment date
- File extensions
- File and pay quarterly estimated taxes
- Check status of refunds
- Pay bills online
- Correspond securely and confidentially with the Tax Department through our secure messaging system.

VATAX Online for Businesses

VATAX Online for Businesses offers businesses the ability to perform various functions directly with the Department of Taxation. There is no software to download or purchase, and the online services are available seven days a week, twenty-four hours a day. In addition, they reduce errors, are free, easy, fast, and convenient. Customers can save their work and complete it later.

VATAX Online for Businesses allows businesses to:

- File and pay Sales, Use, or Employer withholding taxes
- File and pay Corporate Extension returns and payments
- File and pay Corporate Estimated Tax payments
- Web payments—make a bill payment or Accelerated Sales Tax payment
- Warehouse payments—file the tax return ahead of tax due deadline and instruct TAX to take payments on the deadline date
- Secure messaging system—correspond securely and confidentially through a secure messaging system
- File and pay Unemployment Taxes with the Virginia Employment Commission.
iReg for Businesses is an online service that allows new businesses to register for the following Virginia taxes:
 - Employer Income Tax Withholding
 - Corporation Income Tax
 - Sales and Use Taxes
 - Retail Sales and Use Tax (in-state dealers, i.e., dealers located in Virginia)
 - Use Tax (out-of state dealers, i.e., dealers located outside of Virginia)
 - Business Consumer’s Use Tax

- Dealer’s Aircraft Sales and Use Tax
- Motor Vehicle Fuel Sales Tax
- Tire Tax
- Vending Machine Sales Tax
- Dealer’s Watercraft Sales and Use Tax
- Litter Tax
- Miscellaneous Taxes: Corn Assessment, Cotton Assessment, Egg Excise, Forest Products, Peanuts, Sheep Assessment, Small Grains Assessment, Soft Drinks Excise Tax, Soybean Assessment
- Unemployment Taxes with the Virginia Employment Commission

Immediately upon completion of online registration, businesses can receive their state tax identification number and certificate(s) of registration. See Department of Taxation in the appendix.

There may be other returns and statements that your business needs to file. It is suggested that you consult an accountant, the Virginia Department of Taxation, and the IRS to determine other reports that may be necessary.

Personnel management is the management of people.

Chapter 4: Management— Employees and Other Personnel Issues

Personnel management is the management of people, and people are the most important resource in your business. This chapter will attempt to assist you in finding, training, and retraining employees.



Job Descriptions

Good job descriptions will assist you in hiring, establishing wage scales, constructing performance appraisals, and obtaining temporary help services. The job description or analysis should provide a complete picture of the job that you want performed, including what the worker does; how the work is done; the job's relationship to other jobs that must be performed; and knowledge, skills, training, and education that the worker must have in order to do the job. Once you have completed the analysis, consider other key elements:

- Wage scale and comparison
- Working environment
- Terms of employment: hours of work, holidays, sick days
- Fringe benefits (i.e., medical and life insurance)
- Status
- Bonuses

Recruiting and Training

There are many avenues open to you for recruiting employees. Your local newspapers will have a classifieds section specifically geared toward handling your needs. The sign-in-the-window technique can also benefit some employers. Your telephone book will supply you with a list of companies who will recruit for you. This method involves a fee, paid either by the employer or the employee.

The following state agencies and resources can assist a business in hiring or training employees:

Virginia Employment Commission

One of the Virginia Employment Commission's (VEC) primary responsibilities is to find jobs for people and people for jobs. An employer can save money on personnel

and related costs by using the services of the VEC. There is no charge for these services. Employers' federal unemployment tax dollars finance these services.

A field office of the VEC will search its files of applications for those that match the job openings. If there are no available applicants on file to fit the job, the VEC can recruit suitable applicants through its statewide network of field offices.

The VEC will not flood you with unsuitable applicants. The employer may specify how many applicants he or she wishes to interview. Field offices make referrals, one at a time, of only those applicants who appear to be qualified. However, the final hiring decision remains with the employer. Employers may use the form at www.VaEmploy.Com to submit their job orders to the nearest VEC field office.

The VEC has an automated system to assist with job placement. The Automated Labor EXchange (ALEX) provides job information to job seekers by providing access to job listings in the private sector and in government. The ALEX website is www.alex.vec.virginia.gov.

The VEC website www.VaEmploy.Com posts jobs at the VEC as well as other job listings in government and private industry. See Virginia Employment Commission in the Appendix.

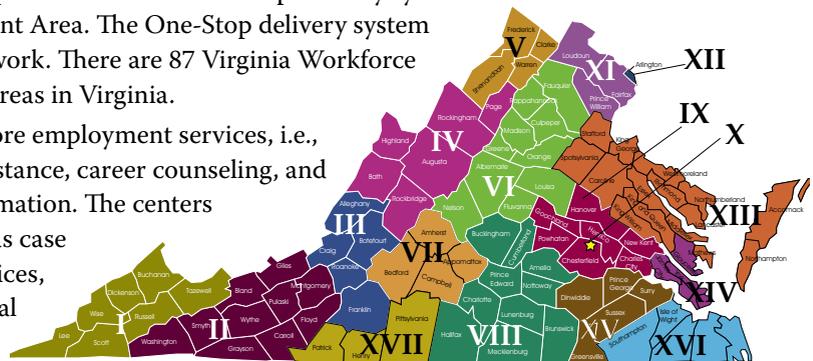
Workforce Investment Act

The 1999 Session of the Virginia General Assembly passed legislation designating the VEC as the grant recipient and state administrative agency for the federal Workforce Investment Act (WIA). The WIA rewrites current federal statutes governing programs of job training, adult education and literacy, and vocational rehabilitation, replacing them with streamlined and more flexible components of workforce development systems. Effective July 1, 2000, the WIA also replaced the Job Training Partnership Act. The central office of the VEC provides administrative oversight for the WIA.

The WIA makes important changes in the structure for administering workforce development programs at the state and local levels. The WIA creates a workforce investment system where the key administrative structures are the state Workforce Investment Board, local Workforce Investment Boards and their youth councils, and the local One-Stop delivery systems.

The provisions in WIA for a One-Stop delivery system are likely to be the provisions of greatest interest to employers. In a major departure from the fragmented employment and training delivery systems of the past, the Act requires that a new One-Stop delivery system be established in each local Workforce Investment Area. The One-Stop delivery system in Virginia is called the Virginia Workforce Network. There are 87 Virginia Workforce Network Centers in 17 Workforce Investment Areas in Virginia.

The Virginia Workforce Network delivers core employment services, i.e., short-term interventions such as job search assistance, career counseling, and provision of labor market and job vacancy information. The centers provide access to more intensive services, such as case management and short-term prevocational services, and training funded under WIA and other federal programs. The legislation provides that the Virginia Workforce Network must provide services through at least one comprehensive center in each local Workforce Investment Area of the state, which may be supplemented by networks of satellite and information sites. See Virginia Employment Commission in the Appendix for local Workforce Investment Boards and Virginia Workforce Network Center contacts.



Division of Apprenticeship Training

This division of the Virginia Department of Labor and Industry provides new and existing businesses with a proven, cost-effective system for training employees in over 300 occupations that require a wide range of skills and knowledge. There are approximately 2,000 Virginia employers in various sectors of our economy—manufacturing, construction, service, and technology—that currently use the registered apprenticeship program to meet their skills training needs. These employers are referred to as registered sponsors. Each year, roughly 1,700 registered apprentices complete training and receive Certificates of Completion, which are recognized throughout the country. There are currently more than 11,800 active registered apprentices throughout the Commonwealth.

Employers participate in the Virginia Apprenticeship Program by:

- Meeting with an apprenticeship field representative to develop a registered training program customized for their organization;
- Reviewing, with an apprenticeship-related instruction coordinator, the classroom instruction program required to meet trade standards and the needs of the organization;
- Identifying the employee(s) who will provide the on-the-job training and supervision; and
- Identifying the employee(s) who will be apprentices.

For more information on registered apprenticeship and to contact your local field representative, view the Department of Labor and Industry website at www.doli.virginia.gov. See Department of Labor and Industry in the Appendix.

Department of Business Assistance

The Workforce Services Division of the Virginia Department of Business Assistance (DBA) provides customized recruiting and training services to companies that are creating new jobs or experiencing technological change. As a business development incentive supporting economic development efforts throughout Virginia, the program reduces the human resource development costs of new and expanding companies throughout the Commonwealth. Workforce Services staff offer consulting services, organizational development support, electronic media services, and funding to eligible businesses. The DBA also offers programs for small business and for businesses in need of retraining incumbent workers. See Department of Business Assistance in the Appendix.

Department of Rehabilitative Services

The Department of Rehabilitative Services (DRS) partners with Virginia’s businesses and other workforce development professionals to help companies diversify their workforce and address today’s business challenges. Through DRS’s Business Services program, employers can benefit from the following services at no cost:

- Access to prescreened, qualified job applicants
- Workplace analysis and solutions for job accommodations

- Information about financial incentives
- Disability awareness and diversity training
- Workforce networks and business leadership networks

See Department of Rehabilitative Services in the Appendix.

Department for the Blind and Vision Impaired

This department assists blind and vision-impaired Virginians to become self-sufficient and provides gainful employment opportunities, especially to those individuals who have multiple handicaps and have difficulty locating jobs in the competitive business world. Services offered are:

- Work evaluation and work adjustment
- Job training
- Employment and counseling

Citizens of the Commonwealth who are legally blind are eligible for services. See Department for the Blind and Vision Impaired or Virginia Industries for the Blind in the Appendix.

Virginia Office for Protection and Advocacy

The Virginia Office for Protection and Advocacy (VOPA) helps ensure the rights of persons with disabilities in the Commonwealth are protected. VOPA protects the legal, human, and civil rights of persons with disabilities through advocacy, legal representation, and outreach/prevention activities designed to have a measurable impact on the lives of persons with disabilities. Designated as the “Protection and Advocacy System” for Virginia, VOPA’s funding for the protection and advocacy activities comes from five federal programs and one state program, specifically the Client Assistance Program, the Protection and Advocacy for Individuals with Mental Illness Act Program, the Protection and Advocacy of Individual Rights Act Program, the Developmental Disabilities Assistance and Bill of Rights Act Program, the Assistive Technology Program, and the Virginians With Disabilities Act Program. If an individual is eligible for the Department’s state-funded or one of its five federally-funded programs and has an issue that falls under the Department’s annual priorities for that program, he or she may be provided advocacy services and/or legal representation at no cost.

The mission of VOPA is to provide zealous and effective advocacy and legal representation to: protect and advance legal, human, and civil rights of persons with disabilities; combat and prevent abuse, neglect, and discrimination; and promote independence, choice, and self-determination by persons with disabilities. See Virginia Office for Protection and Advocacy in the Appendix.

Hiring

There are three steps to the hiring process: screening, interviewing, and making the offer. A brief overview of these phases follows.

Screening

If you utilized the government agencies discussed earlier or a private agency, the candidates already have been screened before they are referred to you for an interview. If you used another method, such as newspaper advertising, you may have many applicants to review. Job-related criteria limit the applicants to a reasonable number for a personal interview.

Interviewing

Prepare and plan for the interview to maximize your time.

- Attempt to establish a comfortable and friendly atmosphere for the applicant.
- Ask prepared questions and take notes.
- Assess any job-related personal characteristics, such as personal grooming or friendliness, that would affect the success of the applicant on the job.
- Determine the applicant's attitude about the position.
- Conform with equal employment opportunity practices.

Equal employment opportunity laws state that you may not discriminate against an applicant on the basis of the applicant's race, color, religion, sex, national origin, or age. Some of the laws dealing with equal employment opportunity are:

- Equal Pay Act of 1963
- Title VII, Civil Rights Act of 1964
- Age Discrimination and Employment Act of 1967
- The Equal Employment Opportunity Act of 1972
- Immigration Reform and Control Act of 1974
- Americans With Disabilities Act of 1990

The questions you ask—verbally, in writing, or on an employment form—must be relevant to the work for which the applicant is applying. If you ask the wrong questions, you may cause an applicant to believe that you are prejudiced, and the applicant may file a complaint against you. Even though you may own only a small business, you could be sued.

Asking questions on the following subjects may be considered discrimination:

- Age
- Birthplace
- Religion
- Marital status

- Extracurricular and nonprofessional memberships
- Arrests for crime (you may ask about convictions of crime)
- Children
- Physical size and weight
- Relatives
- Existence or nature of disabilities

Making the Offer

After checking the references of your top candidates, you should be ready to make an offer. When you have decided on a candidate who meets your qualifications, make an offer, either in person or by telephone. It is appropriate, at this time, to negotiate the salary.

If you are hiring an applicant who will be selling your products, you will want to consider the above selection process with two additions: training and compensation. Comprehensive training of salespeople will enable them to maximize their sales ability. Community colleges may have courses that could be of benefit. Compensation is in the form of salary or commission, or a combination of both. A compensation plan must have objectives for the company and the sales force and be understood by everyone.

Immigration Reform and Control Act

This immigration law affects employees hired after November 6, 1986. The law states that employers hire only United States citizens and aliens lawfully authorized to work in the United States. It also requires all new employees to complete the designated employer's verification form (I-9). An employer must retain the form for three years or for one year past the end of employment of the individual, whichever is longer. See U.S. Department of Homeland Security, Citizenship and Immigration Services in the Appendix.

Incubators

An increasingly popular economic development tool that helps improve the success rate of new firms is the small-business incubator. These are buildings in which a number of new or growing businesses can locate and operate at a much lower overhead cost than in conventional space where market rates prevail. Incubators have been included in this section because many personnel functions are shared by the businesses. The facilities have access to centralized services such as clerical and administrative help, receiving and shipping facilities, conference rooms, computers and word processors, and business assistance. This type of facility is targeted toward small firms that may lack the managerial, technical, and financial ability to survive on their own and firms that can gain tangible benefits from the common support services. Small businesses in incubators can keep overhead costs manageable by paying for services on a shared, fee-for-service basis. Cash flow benefits, access to assistance sources, and interaction with other entrepreneurs in an incubator have shown evidence of greatly improving the chance of success for start-up companies.

Virginia Small Business Incubator Program

The Department of Business Assistance administers the Virginia Small Business Incubator Program, which provides technical assistance to local and regional non-profit groups to establish and operate small business incubators. Small business incubators help entrepreneurs and start-up businesses by providing the expertise, networks, tools and facilities needed to make their ventures successful. See Department of Business Assistance in the Appendix.

Leasing Employees

An alternative to hiring employees is to contract employees from a leasing company. The leasing company is the employer, assuming all administrative and fiduciary responsibilities—meeting payroll, paying statutory payroll taxes, and providing all benefits. The business/lessee writes one check per pay period to the leasing firm. This check covers the gross payroll, taxes, cost of administrative services, benefit programs, and the leasing company mark-up. Leasing fees are generally contracted as a percentage of gross payroll and vary with the number of benefits and the level of wages.

Assuming that an employee-leasing arrangement makes financial sense, the business owner(s) should:

- Select a firm that provides services and benefits that meet the determined needs of the business plan.
- Confirm the financial stability of the leasing company.
- Look for well-defined terms and conditions and personnel management policies.
- Contact existing clients to confirm quality of service.
- Check to see that benefit programs are underwritten by major recognized carriers.

The benefits to small- and medium-sized businesses are: simplified operations; tax advantages to the owners, key personnel, and the business; reduction in administrative costs; and benefit packages for employees comparable to those of larger companies.

Crime Prevention

Your best resource for crime prevention is your local police department. They can inspect your business and recommend security measures, such as locks, alarm systems, and lighting. Private guards and police patrols can be hired to check your business at regular intervals or stay on your premises. Small business owners can share the cost of employing a guard.

Shoplifting is the most common small business crime. To deter shoplifters, you must educate your employees to be alert for suspicious activities. Check with the local police to determine a procedure that your employees should follow. Plan your store with deterrents to shoplifting in mind, using protective equipment and protective personnel when possible.

Bad checks are responsible for over \$2 billion worth of losses a year to business. If you have determined that you will accept checks in return for merchandise or services, you should require identification and review the check for accuracy. There are check verification services available for a monthly fee. Consult the yellow pages of your telephone directory for check protection equipment.



Chapter 5: Money

The crucial role of adequate capital in starting a business should never be overlooked.

The crucial role of adequate capital in starting a business should never be overlooked. Inadequate capital is among the leading causes of business failures. Both the availability of capital and the form this financing takes will be, for many, a deciding factor in the development and growth of their businesses.

Financing can be in the form of debt capital or loans, or in the form of equity capital—an ownership interest in the business. For many newly established businesses, a combination of these two types of financing will be necessary.

Credit Policy

Credit is necessary in most situations and for most businesses. You must establish a credit policy and communicate it to your employees and your customers or clients. The basic elements of a credit policy program are:

- To whom credit will be extended
- Credit terms
- Problem detection
- Collection procedures

Loans

Whether you have a new or an existing business, the time may arise when there is a need for outside capital. This will be an excellent opportunity to utilize your business plan (Chapter 2) to seek these funds. Lenders will require detailed information on your business when considering a loan request. An established business with a good record of operations usually has better access to available sources of capital than a new firm. Some personal capital available for investment in a new business and the assignment of assets applicable to the operation is almost always essential to obtaining any type of outside assistance.

Loans are usually classified as follows:

- Short-term loans: Capital repaid within one year
- Intermediate loans: Capital repaid in one to five years
- Long-term loans: Capital repaid in more than five years

It is important to borrow funds over the same period of time as the loan proceeds will be used—short-term for working capital versus intermediate or long-term for fixed asset acquisition.



The following sources may provide funds for small firms:

Personal Funds

Whenever potential creditors, partners, or stockholders are invited to invest in or lend financial assistance to a new firm, their question is, “How much does the owner have invested?” It is important that the prospective owner or owners have assets of their own to invest in the firm. The closer to 50 percent of the total capital needs that can be provided with personal funds, the greater will be their independence, their shares of net profit, and their access to debt capital.

Loans from Relatives and Friends

Many new owners are encouraged in their enterprise by parents, relatives, or friends who offer to supply private loans to the firm to help it get started. In lieu of personal funds, this is the second fastest, easiest, and cheapest source of funds with fewer legal problems and less paperwork. However, mixing family or social relationships with business dealings can be dangerous. Many unpleasant, costly situations might be averted if the terms and conditions of the loans are clearly specified, e.g., the extent of participation in management decisions by the investor (or relatives and friends). The best way to avoid future misunderstandings is to view these loans strictly as business transactions and to make sure that all terms and conditions are documented.

A lending institution may require that funds lent by relatives or investors be placed on standby, which has the effect of altering the time frame over which these private loans can be repaid. Generally, the execution of a formal standby agreement will mean the investors will not receive any payment of principal (and possibly interest) on their loan until the institution loan is completely paid off. This action is taken to reduce the business debt during the start-up years and is required due to the uncertainty of a new venture. If sufficient earnings are achieved and the institution loan is current, the lender may permit orderly payments to the relatives or friends.

Commercial Bank Loans

Commercial banks offer a variety of lending services and loan types through their installment, commercial, or mortgage lending departments. Additionally, each bank has its own internal lending policies and practices as to the type of financing they will extend. Therefore, it is recommended that a potential borrower get to know the banker and determine the specific requirements to obtain favorable financing. Since banks are competing for their borrowing clients, an applicant may find it worthwhile to discuss a proposal with more than one lender in order to obtain the most favorable arrangement. Most business financing comes from the bank’s commercial lending department.

Commercial banks offer short-term loans to assist business with expanding working capital such as inventory purchase, carrying accounts receivable, and marketing. Banks also provide intermediate and long-term financing for fixed asset acquisition, including business real estate. The short-term assets of the business (accounts receivable and inventory), personal assets (trade stocks, bonds, cash value of life insurance, etc.), and personal guaranties are the usual forms of collateral for short-term loans. For longer term loans, commercial lenders generally require the fixed assets of the business plus additional permanent assets (if warranted) as security.

Commercial banks provide financing based on their experience with both the individual customer and the type of business (manufacturing, service, retail, wholesale) applying for the loan. Therefore, the preparation of the business plan and formal loan application is the key to eventual approval. This is particularly true for new customers and newly started businesses, since they historically have the least financial data or business collateral available. Additional preparatory efforts for lower dollar requests should also be made, since smaller loans have shown to be the riskiest of all. Applicants should always seek to understand the requirements for obtaining a loan and work with their commercial lender to present a clear and concise justification for these funds.

Credit from Suppliers

Credit from suppliers is the financial assistance extended from other firms with which the business has dealings, especially the suppliers of inventory. These suppliers will often grant 30, 60, 90, or more days to pay for whatever material is purchased from them. This has the effect of a loan, even though a loan, as such, has not been negotiated. It is important to note, however, that some suppliers may charge you interest after the first 30 days, and that interest rate may be higher than that charged by a commercial lender.

Credit Card Loans

Credit card loans are another source of funds. Depending upon the particular credit card and the amount of credit that you are permitted with that card, you may be able to get several thousand dollars with which you can purchase supplies or materials for your business. Be careful of the interest rate on these cards, as it might be extremely high.

Private Investors Networks

These not-for-profit corporations, also known as angel investors networks, link accredited investors and emerging growth companies for the purpose of improving access to capital through informal networks that already exist. For a processing fee, investment opportunities from entrepreneurs are circulated to member investors in the form of an executive summary, drawn from a complete business plan, to determine initial interest. In addition to access to capital, active investors can provide entrepreneurs with development, operations, and management expertise. See Private Investors Networks in the Appendix.

Venture Capital

Venture capital or equity capital financing is not an inexpensive method of financing for the owner of a small business. The venture capitalist firm “buys” an ownership interest in the business in exchange for its investment. This percentage of ownership varies, of course, and depends upon the amount of money provided, the success and worth of the business, and the anticipated investment return. It can range from 10 percent in the case of an established, profitable company to as much as 80 to 90 percent for new or financially troubled firms.

Since venture capital firms invest for long-term capital gains, not for interest income, they invest only in firms they believe can rapidly increase sales and generate substantial profits. Typically, they look to recoup three to five times their investment in five to seven years.

Most venture capital firms are interested in projects requiring an investment of \$250,000 to \$1,500,000. Projects requiring under \$250,000 are of limited interest because of the high cost of investigation and administration; however, some venture capital firms will consider smaller proposals, if the investment is intriguing enough.

Investment and securities brokerage firms can supply names of venture capitalists and individuals who are seeking investment opportunities.

Selling Capital Stock

This device is extremely significant for raising capital. New businesses can sell common or preferred stock by utilizing the services of investment bankers. Preferred stockholders have priority in receiving dividends, but have no voting rights. Only the common stockholders have voting powers. The entrepreneur can still own the majority of common stock outstanding. This will prevent any control problems.

The investment banker sells the stock to customers who are probably unknown to the business owner. A detailed study of the plans of the firm is contained in a prospectus, which the investment banker will prepare. The investment banker will charge a fee for these services. The charge will be higher if the banker guarantees the sale of the full amount of the stock issue, and less if the stock is sold on a “best efforts” basis. This fee is chargeable to the organization’s expense and can be amortized over 5 to 10 years.

Equities can be sold by small companies, with the aid of an attorney. Equities are often preferable to loans when dealing with relatives and friends. Contact an attorney if interested in this alternate method for raising capital.

Federal Lending Programs

U.S. Small Business Administration

The U.S. SBA was created by Congress in 1953 to help America’s entrepreneurs form successful small enterprises. Today, the U.S. SBA program offices, in every state, offer financing, training, and advocacy for small firms.

The U.S. SBA is authorized to guarantee loans to small businesses that cannot obtain financing on reasonable terms through normal lending channels. The U.S. SBA basic guaranty program is used to fund both short-term and long-term needs of small businesses.

The program is designed to promote small business formation and growth by guaranteeing loans to qualified firms. Loans are available for many business purposes, such as real estate, expansion, equipment, working capital, or inventory. The guaranty for loans of \$150,000 or less is 85 percent. For loans greater than \$150,000, the SBA guaranty is 75 percent. The interest rate generally cannot exceed 2.75 percentage points over the prime-lending rate. Maturities are up to seven years for working capital and up to 25 years for fixed assets. The U.S. SBA charges a nominal guaranty fee to lenders, which is passed on to borrowers.

Most lenders are familiar with U.S. SBA loan programs, so interested applicants should contact their local lender for further information and assistance in the U.S. SBA loan application process. Information on U.S. SBA loan programs, as well as the management counseling and training services offered by the U.S. SBA, is also available from local U.S. SBA offices. See U.S. Small Business Administration in the Appendix.

The following synopses outline U.S. SBA loans:

- **7(a) Loan Guaranty:** The 7(a) Loan Guaranty Program is one of the U.S. SBA's primary lending programs. It provides loans of up to \$2 million to small businesses unable to secure financing on reasonable terms through normal lending channels. The program operates through private-sector lenders that provide loans guaranteed by the U.S. SBA. The U.S. SBA has no funds for direct lending or grants.
- **CAIP:** The Community Adjustment and Investment Program was created to help communities that suffered job losses due to changing trade patterns following the North American Free Trade Agreement. The total loan amount available under this program is \$1 million with a 75 percent guaranty. Loans approved under CAIP will have the guaranty fee, usually paid by the borrower, waived. This can amount to about 3 percent of the guaranteed amount. The program is currently available in the counties of Halifax, Henry, Mecklenburg, Patrick, and Martinsville city. The list of eligible areas is available at www.nadbank-caip.org.
- **CAPLines:** This umbrella program helps small businesses meet their short-term and cyclical working-capital needs with five separate programs.
- **Certified Development Company (504 Loan) Program:** This program, commonly referred to as the 504 program, makes long-term loans available for purchasing land, buildings, machinery, and equipment, in addition to modernizing or renovating existing facilities and sites. The maximum amount of SBA's participation in a single project is \$1.5 million but can increase to \$2 million for projects that meet one of 14 public policy goals and \$4 million for manufacturers. There is no limit on the project size but SBA may not finance more than 40 percent of a project. See U.S. SBA, Certified Development Companies in the Appendix.
- **Export Working Capital:** This program is designed to provide short-term working capital to exporters through a combined effort of the U.S. SBA and the Export-Import Bank and offers 90 percent guaranty by the U.S. SBA up to \$1.5 million.
- **Microloan Program:** This program works through several intermediaries to provide small loans from as little as \$100 up to \$35,000. See U.S. SBA, Microloan Lenders in the Appendix.
- **SBAEXPRESS:** This is a simplified loan process where approved lenders have delegated approval authority in exchange for a reduced loan guaranty of only 50 percent. Loans may be for up to \$350,000 under the general program and \$250,000 for exporting. ExportExpress loans receive a higher guaranty. This program also allows for revolving lines of credit for up to 7 years. A list of approved lenders is available at www.sba.gov/va.

Community Business Partnership Micro-Lending Program

Using loan funds provided through the U.S. Department of Housing and Urban Development and administered through the Fairfax County Department of Housing and Community Development, Community Business Partnership's Micro-Lending Program can make a direct loan up to \$25,000 to qualified business owners in Fairfax County. Designed specifically to assist low-to-moderate income entrepreneurs, this program offers access to capital to those individuals who do not have access to traditional sources of lending. See Community Business Partnership in the Appendix.

Rural Development

This agency of the U.S. Department of Agriculture (USDA) provides direct financial assistance and loan guarantees to rural communities, and rural non-farm citizens. Rural Development (RD) makes loans to finance dwellings, community facilities such as water or sewage systems, and non-farm businesses. The Business and Industrial Loan Program was established to create and maintain employment opportunities in rural areas (towns and cities with populations of 50,000 or less with preference given to communities of 25,000 or less). Loans by commercial lenders to individuals or companies are backed by RD's guarantee for repayment (up to 90 percent) of losses, limiting the risk taken by lenders. Applicants or other interested persons may visit one of the county offices located throughout the state, or may contact the main office in Richmond. See U.S. Department of Agriculture in the Appendix.

Farm Credit, Agricultural Credit Associations

Farm Credit, Agricultural Credit Associations (ACAs) are a part of a nationwide network of borrower-owned lending institutions and specialized service organizations. The ACAs are governed by boards of directors elected by member-borrowers/stockholders. Congress created the Farm Credit System more than 75 years ago to provide American agriculture with a dependable source of credit and closely related services. Typical services include operating and real estate loans with fixed, adjustable, or variable rates; rural home mortgages; and credit-related life insurance. Short, intermediate, and long-term loans are available to eligible farmers, rural residents, and persons furnishing services that are directly related to the farmers' needs. Loans may be made for any agricultural purpose. Agricultural purposes include the following:

- To purchase or improve farm real estate
- To purchase livestock, equipment, or supplies
- To pay farm operating expenses
- To refinance any of the preceding indebtedness

Loans are made for the purpose of buying, building, and remodeling rural residences, and for refinancing existing indebtedness on such residences. Also, Farm Credit lends to farm-related businesses for necessary sites, capital structures, equipment, and initial working capital for such business services. Applicants may call or visit the offices serving their county. A list of the Farm Credit offices, Agricultural Credit Associations, is in the Appendix.

Farm Service Agency Loans

The Farm Service Agency (FSA) operates a commodity loan program that provides farmers with working capital for up to eleven months while storing certain commodities on the farm or in an approved warehouse. Loans are made for farm-stored commodities based on 100 percent of the stored quantity. All loans of this type are non-recourse with adjustable interest rates. Applications are available from the county FSA offices located throughout Virginia. A list of Farm Service Agency offices may be found in the Appendix under U.S. Department of Agriculture.

State Financing Programs

Virginia Small Business Financing Authority

The Virginia Department of Business Assistance Financial Services Division administers the programs of the Virginia Small Business Financing Authority (VSBFA). VSBFA is a statewide conduit issuer of industrial development bonds and the vehicle through which the Department of Business Assistance provides financial assistance to Virginia businesses for the promotion of economic development in the Commonwealth. Experienced professionals work with businesses, bankers, other state agencies, and economic developers across the state in providing direct funding and credit enhancements through a variety of financing programs for the benefit of eligible new and expanding businesses.

VSBFA currently offers the following financing programs:

- **Economic Development Loan Fund:** Businesses and individuals engaged in technology, biotechnology, tourism, engine and vehicle manufacturing for the professional motor sports industry, wineries and vineyards, basic industry, manufacturing, and agribusiness qualify for this loan. Eligible borrowers also include businesses or entities that provide for a locality's economic and "quality of life" development, industrial development authorities and other authorities empowered by the *Code of Virginia* to make loans for economic development purposes.

Borrowers must have a minimum of 10 percent cash equity in the project. Borrowers must also demonstrate that the creation or retention of Virginia jobs is commensurate with the amount of VSBFA funding and that they are unable to obtain the requested financing elsewhere. A minimum wage of \$8 per hour is required. Businesses must meet the VSBFA definition of a small business: a business with \$10 million or less in annual revenues over each of the last three years, or with a net worth of \$2 million or less, or with fewer than 250 employees.

Purchases of fixed assets such as machinery and equipment, real estate, leasehold improvements, and permanent working capital (some restrictions) are eligible uses.

This program offers loans up to \$1,000,000 or 40 percent of the project, whichever is less and maturities up to 5 years with amortizations based on the life of the assets financed or borrower's ability to repay. Rates are market-based and set based on credit risk factors. There is a \$500 application fee.

- **VSBFA DIRECT:** Businesses and individuals engaged in technology, biotechnology, tourism, engine and vehicle manufacturing for the professional motor sports industry, wineries and vineyards, basic industry, manufacturing, and agribusiness qualify for this loan. Eligible borrowers also include businesses or entities that provide for a locality's economic and "quality of life" development, industrial development authorities and other authorities empowered by the *Code of Virginia* to make loans for economic development purposes.

Borrowers must have a minimum of 25 percent cash equity in the project. Borrowers must also create at least two full-time jobs for every \$100,000 received under this loan program. Businesses must pay a minimum wage of \$8 per hour and be unable to obtain the requested financing elsewhere. Businesses must meet the VSBFA definition of a small business: a business with \$10 million or less in annual revenues over each of the last three years, or with a net worth of \$2 million or less, or with fewer than 250 employees.

These funds may be used to purchase fixed assets such as machinery and equipment, real estate, leasehold improvements, and permanent working capital. Loans are offered in amounts up to \$500,000 or 75 percent of a project, whichever is less. Loan maturities vary with the purpose.

Loans for fixed assets have a 5-year maturity with amortizations based on the life of the assets financed or borrower's ability to repay. The maximum amount of allowable funding for permanent working capital is \$250,000 and the maximum maturity is 36 months. Rates are market-based and set based on credit risk factors. There is a \$500 application fee and a 2 percent commitment fee.

- **Child Day Care Financing Program:** Eligible borrowers are regulated child day care centers licensed by the Virginia Department of Social Services (DSS) or filed as religious-exempt with DSS. Family Home Providers, which are licensed by the Virginia DSS, registered through the Voluntary Registration Program, approved through a local DSS, part of a Licensed Family Day Care System, or participating in the USDA Food Program are also eligible borrowers.

These funds may be used for quality enhancement projects or to maintain childcare standards such as renovations or repairs necessary to comply with health and safety standards required by DSS, playground equipment and learning aids, etc.

Loans are offered in amounts up to \$50,000 for Child Day Centers and up to \$5,000 for Family Home Providers. This program offers low interest rates and terms that last up to 5 years. A \$100 application fee applies to centers, while home providers are required to pay a \$15 application fee.

- **Environmental Compliance Assistance Fund:** These loans are provided to Virginia businesses that employ 100 people or less and qualify as a small business concern as defined in the *Federal Small Business Act* (15 U.S.C. § 631 et seq), as amended.

Eligible loan uses include the purchase of equipment to comply with the *Federal Clean Air Act*, equipment to implement voluntary pollution prevention measures, or equipment or structures to implement voluntary agricultural best management practices.

Loans are offered in amounts up to \$100,000 for a maximum of 10 years. This program offers low interest rates and flexible terms. A \$30 application fee applies.

VSBA currently offers the following indirect financing programs:

- **Loan Guaranty Program:** Eligible borrowers are Virginia businesses that meet the VSBA definition of small business and are unable to obtain the requested financing without the VSBA guaranty. VSBA defines a small business as one with \$10 million or less in annual revenues over each of the last three years, or with a net worth of \$2 million or less, or with fewer than 250 employees.

These loans can be used for short- and intermediate-term financing needs such as lines of credit and fixed asset purchases such as machinery, equipment, furniture, fixtures and other general-purpose business needs.

Under this program, VSBA will guarantee up to \$500,000 or 75 percent, whichever is less, of a bank loan. An application fee of \$200 and a guaranty fee of 1½ percent of the guaranteed loan amount apply. Maturities for lines of credit are one year or less. The maximum term for a borrower to be in the program is 3 years.

- **Virginia Capital Access Program:** Any business that is authorized to conduct business in Virginia and is unable to obtain the requested financing without the participation of the VSBFA is eligible for these loans.

Eligible loan uses include short- and long-term financing needs such as lines of credit and fixed asset purchases such as machinery, equipment, furniture, fixtures and other general-purpose business needs.

Participating VCAP banks may enroll up to \$250,000 of a loan or line of credit. Loans can be enrolled for up to 10 years; lines for up to one year. Enrollment premiums range from 3-7 percent.

- **Virginia Tobacco Commission Southside Capital Access Program (TCAP):** Any business which operates, or plans to operate, within the Tobacco Regions of Southside Virginia qualifies as an eligible borrower. The counties of Amelia, Appomattox, Bedford, Brunswick, Buckingham, Campbell, Charlotte, Cumberland, Dinwiddie, Franklin, Greensville, Halifax, Henry, Lunenburg, Mecklenburg, Nottoway, Patrick, Pittsylvania, Prince Edward, Sussex, and cities of Bedford, Danville, Emporia, and Martinsville make up this area.

Businesses must be unable to obtain the financing without the participation of the VSBFA.

Eligible loan uses are short- and long-term financing needs, such as lines of credit and fixed asset purchases such as machinery, equipment, furniture, fixtures and other general-purpose business needs.

Participating TCAP banks may enroll up to \$250,000 of a loan or line. Loans can be enrolled for up to 10 years and lines can be enrolled for up to one year. Enrollment premiums range from 3-7 percent.

VSBFA currently offers the following conduit issuers for bonds:

- **Industrial Development Revenue Bonds (IDBs):** New or expanding manufacturing facilities and exempt facilities such as solid-waste disposal facilities located in Virginia qualify as eligible borrowers for these loans. Borrowers must be Virginia businesses that meet the VSBFA definition of a small business: a business with \$10 million or less in annual revenues over each of the last three years, or with a net worth of \$2 million or less, or with fewer than 250 employees.

Eligible uses include construction or acquisition of land and buildings and the purchase of other capital assets including equipment for manufacturing and exempt facilities. There is a \$10 million cap on manufacturing facilities bonds.

There is not a cap on exempt facilities bonds. Due to issuance costs, bonds are generally greater than \$1 million. Lenders set the pricing and structure. Interest rates and terms are generally favorable due to the tax-exempt status on the earnings to the bond purchasers. Manufacturers may also use IDBs to lease facilities and equipment.

- **501c3 Tax Exempt Bonds:** Eligible borrowers are organizations that have been certified as 501c3 corporations by the Internal Revenue Service.

Eligible uses include the construction or acquisition of land and buildings and the purchase of other capital assets including equipment.

There is no dollar cap on 501c3 facilities bonds. Lenders set the pricing and structure. Interest rates and terms are generally favorable due to the tax-exempt status on the earnings to the bond purchasers.

- **Umbrella Bond Program:** This program is a placement option available for tax-exempt bonds issued by VSBFA that minimizes closing and issuance costs, thereby, lowering the project size threshold for bond financing.

See Virginia Small Business Financing Authority in the Appendix.

Virginia's Center for Innovative Technology

Virginia's Center for Innovative Technology (CIT) is a state-chartered non-profit corporation that accelerates Virginia's next generation of technology and technology companies.

CIT provides the only statewide suite of programs and services for technology researchers, technology entrepreneurs, and small technology businesses in all regions of the Commonwealth. Business assistance programs include:

- **Federal Funding Assistance Program**

Federal dollars play a substantial role in research and development funding for small businesses in Virginia, offering both a non-diluting source of capital as well as a validation for early-stage innovation. CIT helps Virginia's small technology companies compete more effectively for Small Business Innovative Research/Small Business Technology Transfer and Advanced Technology Program awards and other government contracts.

CIT operates a Procurement Technical Assistance Center (PTAC) that helps central Virginia businesses, including women-owned, and small and disadvantaged businesses, gain access to federal, state, and local government contracts. CIT's PTAC provides direct counseling and support to clients, leads for bid opportunities, and training and networking opportunities for selling to government.

- **Capital Access Program**

To help close Virginia's "funding gap" for pre-seed and seed-stage technology companies, CIT launched its Growth Acceleration Program, investing up to \$100,000 in early-stage technology companies with a high-potential for technology commercialization, rapid growth, and downstream private equity financing.

CIT's experts consult with emerging technology companies to assist them in evaluating their prospects for debt and equity funding with institutional and angel investors. With a "funding roadmap" established, CIT guides qualifying, high-potential companies to take advantage of CIT's strategic relationships with a variety of early-stage investment organizations and individuals.

- **InnovationAvenue.com**

Innovation Avenue is CIT's online guide for Virginia's Technology entrepreneurs. The site offers expert advice from a virtual founding team, answers to frequently asked questions, a glossary of need-to-know terms, and links to essential resources.

■ Regional Technology Business Support Services

CIT's nationally recognized regional operations outreach programs serve Virginia's technology businesses with 500 or fewer employees. Building on 18 years of experience, regional teams provide a full range of confidential, specialized services for technology application, process, and product development and commercialization. Services include: access to scientific, technical, business and market information; assistance with technology transfer from universities and federal labs; links to prototyping and testing equipment and expertise.

■ e-Business Education

CIT offers hands-on e-business educational forums and e-commerce solutions for Virginia businesses through the Virginia Electronic Commerce Technology Center and other community resources. CIT sponsors the creation of e-business villages—regional associations of businesses and organizations that share an interest in promoting economic progress of their locales through the use of e-commerce techniques and technologies.

For additional information visit: www.cit.org and www.innovationavenue.com. See Virginia's Center for Innovative Technology in the Appendix.

Virginia Main Street Program

In 1985, Virginia established a statewide Main Street program using the National Main Street Center's successful Main Street Approach to help localities revitalize the economic vitality of downtown commercial districts. Main Street is a comprehensive, incremental approach to revitalization that uses local resources and initiative to help communities develop strategies to stimulate long-term economic growth in downtown.

Recognizing that Virginia communities interested in revitalization have a variety of situations and needs, Virginia Main Street offers three options for participation.

- **Designated Main Street Community:** For communities with a population of 75,000 and under that meet certain eligibility criteria and wish to use the Main Street Approach in a traditional downtown setting. This option requires a high degree of commitment and readiness. Communities are competitively selected every three to four years.
- **Start-Up Community:** For communities that want to build capacity and prepare for the Main Street designation application process. Communities must meet certain eligibility criteria and complete a brief application.
- **Affiliate Community:** Communities of any size or readiness may participate as an Affiliate and may join with completion of an application.

The program offers: training, from the basics of Main Street to advanced downtown development topics (Affiliate, Start-Up, and Designated Communities); on-site technical assistance (Start-Up and Designated Communities); access to state and national experts on topics such as business development (Designated Communities); customized design assistance to downtown property and business owners and ongoing public relations (Designated Communities).

Each of the downtown districts of designated Virginia Main Street communities has professional management that can provide businesses with access to the state program resources as well as assist with promotion, marketing, and other business development needs.

For more information on the state program and a listing and map of Virginia Main Street communities, visit the website at www.dhcd.virginia.gov. See Department of Housing and Community Development in the Appendix.

Enterprise Zone Program

Administered by the Department of Housing and Community Development (DHCD), the Virginia Enterprise Zone Program was created in 1982 by the Enterprise Zone Act to stimulate local economic growth and neighborhood revitalization.

An enterprise zone is designated by the Governor as an economically distressed area of a county, city, or town. In order to support business expansion and development, enterprise zones are offered a package of state and local incentives for a period of 20 years.

Businesses, large and small, new and expanding, manufacturing and retail, may participate in the program, provided that their business is located within an enterprise zone and certain qualification requirements are met. The following state incentives are available to qualified businesses:

- Ten-year general income tax credit against a business's state tax liability in an amount up to 80 percent in year one and 60 percent in years two through ten. For businesses investing \$15 million and creating 50 jobs the amount of credit is subject to negotiation between the business and DHCD.
- Real property improvement tax credit equal to an amount of up to 30 percent of qualified improvements to real property with a maximum amount of up to \$125,000 within a five-year period. For rehabilitation projects the business must be an owner-occupant of the property or a tenant making leasehold improvements. Tax credits greater than tax liability are refunded.
- Investment tax credit against a business's state tax liability for businesses investing \$100 million and creating 200 jobs. The percentage amount is negotiable and could be worth up to five percent of the investment.
- Job grants of up to \$100,000 per year for full-time, permanent employment positions created by new or expanding businesses. Grant amounts equal \$1,000 for zone residents hired and \$500 for any other positions for each year of a three-year period.

For more information on the state program and a map and listing of enterprise zones, visit the website at www.dhcd.virginia.gov. See Department of Housing and Community Development in the Appendix.

Virginia Enterprise Initiative

Administered by the Department of Housing and Community Development, the Virginia Enterprise Initiative (VEI) Program is a state program designed to help entrepreneurs that traditionally have not had access to technical assistance and capital to start a small business. Committed to providing resources to organizations that assist entrepreneurs and micro/small businesses (fewer than 5 employees), VEI provides grants to organizations across the state,

which are used to cover program operating costs, administration, and loan loss reserve. VEI sites are competitively selected every two years, and grants have ranged between \$50,000 and \$70,000.

In turn, each VEI-funded site offers business skills training, technical assistance, microloans, and follow-up assistance to its clients, with a focus on low-income and minority individuals and women.

For more information on the state program, and a map and listing of VEI-funded sites, visit the website at www.dhcd.virginia.gov. See Department of Housing and Community Development in the Appendix.



There are many phases to marketing and different ways to implement a successful program.



Chapter 6: Marketing

Marketing is the process of selling goods or services. There are many phases to marketing and different ways to implement a successful program. Philip Kotler, marketing professor of Northwestern University, recommends six O's to successful marketing:

- Objects of Purchase—What do they buy?
- Objectives of Purchase—Why do they buy it?
- Organization of Purchase—Who buys it?
- Operations of Purchase—How do they buy it?
- Outlets of Purchase—Where do they buy it?
- Occasions of Purchase—When do they buy it?

Research

Many of these questions can be answered by conducting marketing research—the gathering, recording, and analyzing of information about problems relating to marketing. There are three categories of marketing research: internal information, secondary research, and primary research.

Internal information can be utilized by an existing business. Review your sales records, receipts, complaints, customers' addresses, etc., to determine what your customers will buy.

Secondary research is information already available from government agencies, other firms, and newspapers that costs you little or nothing to obtain.

Primary research is specifically tailored to your needs. You must conduct the research yourself or hire someone else to do it for you. The marketing research process has nine steps:

- Define the problem
- Decide whether marketing research is needed
- Identify objectives
- State specific data to be obtained
- Design the research instrument
- Decide on the sample
- Collect the data
- Tabulate and analyze data
- Draw conclusions and decide on courses of action

Marketing and Research Resources

The following is a listing of Virginia government agencies and non-government organizations, along with their resources and services, that may prove useful in developing and implementing a marketing strategy:

Virginia Employment Commission (VEC) Economic Information Services (EIS) Division

The EIS Division of the VEC is a primary source for all types of labor market information (LMI). Go to the VEC's website, www.VaEmploy.Com, for information on:

- Employer Services
- Job Seeker Services
- Labor Market Information
- Unemployment Insurance Services
- Online Services
 - CareerConnect
 - Virginia's Electronic Labor Market Access (VELMA)
 - Automated Labor EXchange (ALEX)
- Virginia Workforce Network

Access the powerful, user-friendly online LMI tool, VELMA at <http://velma.virtuallmi.com>. This system was specifically designed for job seekers, students, employers, training providers, workforce professionals, and others seeking to explore local labor markets in Virginia. VELMA provides fast access to a complete set of employment tools in one website.

Job seekers and students:

- Assess your job skills, set goals, and research training providers
- Research possible career choices online
- Review available jobs and apply online
- Research regional labor market information, such as salaries

Employers:

- Research labor market information on salaries and economic data
- Search for qualified candidates
- Assess the current trends in the Virginia job market when advertising your job openings
- Review the current economic climate for your industry anywhere in Virginia
- Analyze the labor market in areas of Virginia where you may be looking to locate your business

Labor market data:

- Affirmative Action Data on Minority and Women Labor Forces
- Area Profiles
- Commuting Patterns
- Consumer Price Index (CPI)
- Current Employment Statistics (CES)
- *Economic Assumptions*
- *Economic Indicators*
- Education Data
- Income Data
- Industry and Occupational Employment Projections
- Industry Profiles
- Labor Surplus Areas
- Local Area Unemployment Statistics (LAUS)
- Occupational Employment Statistics (OES)
- Occupational Profiles
- Population Data
- Quarterly Census of Employment and Wages (QCEW or ES-202)
- *and more . . .*

The VEC’s Labor Market and Demographic Analysis Unit is ready to provide employers specific LMI technical assistance and resources for expansion, relocation, or establishment of a business in Virginia. See Virginia Employment Commission in the Appendix.

The Center for Entrepreneurial Development

The Center for Entrepreneurial Development, a department of the Community College Workforce Alliance (CCWA), offers comprehensive “across-the-board” small business services including start-up assistance, business expansions and turn-around services for struggling businesses. The Center for Entrepreneurial Development’s adjunct faculty consists primarily of current and past small business owners—all experts in their individual fields.

Programs include:

- Open enrollment classes and seminars
- Skills and training for employers and employees
- Minority business enterprise assistance
- Spanish language specific courses with bilingual instructors
- Custom-designed contract classes for small- and medium-sized businesses

- Business plan preparation
- One-on-one consulting
- Assistance in providing debt and equity financing contacts
- Food Service Industry Programs including most Certifications

The Center also partners with the Retail University Career Center* to provide specialized training programs specific to the retail industry. See Center for Entrepreneurial Development in the Appendix.

** The Retail University Career Center is a partnership with Longwood University, J. Sargeant Reynolds Community College, John Tyler Community College and the Community College Workforce Alliance. This program is an educational program designed specifically for retailers. CCWA, through the Center for Entrepreneurial Development, offers seminars for retailers ranging from enhancing customer service to loss prevention to developing entrepreneurial business plans.*

Community Business Partnership

Community Business Partnership (CBP) is a non-profit organization providing assistance to small businesses in Northern Virginia through a variety of programs and activities. Services include training and technical assistance to help start and grow small businesses. Access to capital is available through assistance with loan packaging as well as a micro-lending program for businesses located in Fairfax County.

CBP programs include:

- Business Finance Center
- Business Incubation Center
- South Fairfax Small Business Development Center
- Women's Business Center of Northern Virginia

CBP is a cooperative effort by the U.S. Small Business Administration, Department of Housing and Urban Development, Fairfax County, George Mason University, and Virginia Economic Initiative. See Community Business Partnership in the Appendix.

Department of Business Assistance

The Department of Business Assistance (DBA) is the state agency devoted solely to the growth and success of business and industry throughout the Commonwealth. The DBA's mission is to serve as state government's principal point of communication with the Virginia business community. The DBA is the one stop businesses need to make to access resources that maximize the potential for success. Services include:

- **Access to Capital:** the DBA administers the Commonwealth's business financing programs through the Virginia Small Business Financing Authority. The Financial Services staff can help structure a deal and identify potential resources to meet the capital needs of business clients.
- **Multilingual Business Services:** the DBA provides information and solutions to promote opportunities for Limited English Proficiency (LEP) business owners

throughout the Commonwealth. Representatives are trained, with the help of interpreters, to assist business owners in more than 150 languages.

- **Small Business Incubator Assistance:** the DBA provides technical assistance to local and regional non-profit groups to establish and operate small business incubators. Small business incubators help entrepreneurs and startup businesses by providing the expertise, networks, and tools needed to make their ventures successful.
- **Virginia Business Information Center:** the Virginia Business Information Center (VBIC) is a one-stop shop for all business-related questions. Businesses can contact the center toll-free or via e-mail for quick answers and sound advice. VBIC assists both established businesses and budding entrepreneurs by providing information about doing business in Virginia, solutions to problems, and referrals to federal, state, and local programs that help businesses prosper. Professional, experienced counselors provide an immediate response to inquiries and direct contacts for available resources.
- **Workforce Training:** the DBA works with new and existing companies to provide customized recruitment and training to qualified workers at all skill levels for newly created jobs. The Workforce Services staff offers consulting services for companies implementing soft-skill, continuous improvement, and specialized training programs.

The agency also coordinates quarterly Virginia Economic Development Seminars and organizes Business Appreciation Week, celebrated statewide each May. See Department of Business Assistance in the Appendix.

Department of Game and Inland Fisheries

The Department of Game and Inland Fisheries provides for the management, conservation, restoration, and enhancement of the Commonwealth's fish and wildlife resources. The department also provides boat registration and titling services and boating law administration and enforcement, as well as providing public information and education services related to wildlife resources and recreational boating. See Department of Game and Inland Fisheries in the Appendix.

Department of Minority Business Enterprise

The Virginia Department of Minority Business Enterprise (VDMBE) is dedicated to the establishment, preservation, and strengthening of minority, disadvantaged, and woman-owned businesses throughout the Commonwealth of Virginia.

VDMBE offers professional assistance in the following areas:

- **State Certification** of small-, women-, and minority-owned businesses. Certified businesses have the opportunity to benefit from specialized programs designed to open doors to state and local government contracting opportunities.
- **Procurement Opportunity Bulletin** provides a monthly listing of Commonwealth of Virginia procurement opportunities.
- **Vendors List** consists of names certified firms and is available in electronic format at www.dbme.state.va.us and www.eva.state.va.us.

- **Management and Technical Assistance** through VDMBE's Service Division are provided to small-, minority-, disadvantaged-, and women-owned firms seeking to engage in public and private sector's projects.
- **Financial Assistance** available through the Providing Access to Capital for Entrepreneurs Program (P.A.C.E.) provides access to capital for Virginia businesses by encouraging lenders in Virginia to make loans to economically disadvantaged businesses. A current list of Virginia lenders participating in P.A.C.E. is available through VDMBE.
- **Outreach and Marketing** provides direct and indirect services to increase the contracting opportunities of small-, women-, and minority-owned businesses. This division identifies and develops marketing strategies with entrepreneurs to promote procurement by federal, state, and local governments as well as private industry.

See Department of Minority Business Enterprise in the Appendix.

Hampton Roads Agricultural Research and Extension Center

The purpose of this center is to provide information about research conducted on ornamental plants (flowers and shrubs) with the primary aim of benefiting the commercial nursery industry, including information on areas of research on variety development, pest control, soil fertility, chemical growth regulation, and cultural practices. See Hampton Roads Agricultural Research and Extension Center in the Appendix.

Metropolitan Business League

The Metropolitan Business League (MBL) is a not-for-profit business membership organization dedicated to minority business development in the Richmond metropolitan area. All of MBL's programs and services are designed to assist and promote existing as well as start-up businesses. Originally organized to assist contractors, restaurant owners, and service companies, MBL has expanded its membership to include physicians, law firms, marketing agencies, computer companies, and many others. Some services provided by MBL include business plan development and counseling, workshops and seminars, advocacy and networking, scholarships to executive business institutes, request for proposals review, and a technology resource center. See Metropolitan Business League in the Appendix.

New Visions, New Ventures

New Visions, New Ventures has a Women's Business Center that is partially funded by the U.S. Small Business Administration, the Virginia Department of Housing and Community Development and Capital One. New Visions, New Ventures offers:

- Training
- Technical assistance and counseling
- Access to capital
- Mentoring and networking
- Computer and internet access

See New Visions, New Ventures in the Appendix.

Service Corps of Retired Executives

The Service Corps of Retired Executives (SCORE) are volunteer business professionals willing and able to share their experiences through counseling and training. Their primary goal is to improve the operation of existing small business owners and managers, and to advise persons interested in going into business. Continued promotion of their services is vital to increasing the number of clients and maintaining a productive corps. Volunteers are recruited to meet the specific needs of the business community and the SCORE chapter. Each alliance is carefully designed to match the volunteer's skills, providing a meaningful experience to the volunteer and a contribution to the development of small firms. The SCORE chapters are indicated under the U.S. Small Business Administration in the Appendix.

Small Business Development Centers

The Small Business Development Center (SBDC) Network is the most extensive business development program in the Commonwealth. There are 29 local SBDCs across Virginia, providing professional business counseling, training, and information resources to help grow and strengthen Virginia businesses. SBDC professionals assist with business planning, marketing, financial analysis, access to capital, business start-up, and other specialized services, as requested. The Virginia SBDC network is a partnership between the U.S. Small Business Administration, George Mason University, and local sponsors including universities, community colleges, chambers of commerce, municipalities, economic development organizations, and private companies. See Small Business Development Centers in the Appendix.

U.S. Small Business Administration

The U.S. Small Business Administration (U.S. SBA) issues a wide range of marketing and technical publications designed to help owner-managers and prospective owners of small businesses. See U.S. Small Business Administration in the Appendix.

Virginia Chamber of Commerce

The Virginia Chamber of Commerce is a private, nonprofit membership organization dedicated to promoting Virginia's business climate and living environment. This goal is accomplished through the efforts of the business, professional, and educational individuals who serve on a volunteer basis as officers and on committees to establish policy. Full-time professional staff carry out the policy of the membership and provide services to the members. The services offered by the Virginia Chamber of Commerce include:

- Representation of members' interests at the Virginia General Assembly
- Business research and information
- Information and promotion
- Liaison with local chambers
- Management relations services
- Industrial development and labor research
- World trade promotion

- Legislative conferences
- Public and private education involvement
- Legislative reports

A list of local chambers is included in the Appendix under Virginia Chamber of Commerce.

Virginia Community College System

The Virginia Community College System provides services and activities for small businesses. The type of services and activities are varied in each location. See Virginia Community College System in the Appendix.

Virginia Economic Development Partnership

The Virginia Economic Development Partnership (VEDP) was created by the Virginia General Assembly with a principal mission to foster the growth of Virginia's economy through expansion of the state's tax base and increasing higher-income employment opportunities. VEDP carries out its mission by conducting an aggressive business recruitment program, providing expansion assistance to Virginia businesses, and promoting international trade opportunities for Virginia firms. The Partnership can provide a single point of contact for companies seeking site location assistance through its Business Development Division. Staff can provide extensive information on labor availability and costs, available office and industrial buildings and sites, utilities, transportation services, business financing, state and local taxes, and the business climate. The VEDP website, which is www.yesvirginia.org, provides a wealth of information online, including contact information, to assist a prospective business with its site selection needs. VEDP's corporate site selection services are free to businesses and are conducted in complete confidentiality. The International Trade Division can provide expert, cost-effective export assistance for companies seeking to increase international sales of goods and services.

Publications available include:

- *Beyond Virginia: A World of Trade Opportunities*
- *Commerce Quarterly*
- *Employment Creation and Capital Investment in Virginia*
- *A Guide to Business Incentives*
- *A Guide to Establishing a Business in Virginia*
- *A Guide to Local Taxes on Business*
- *International Trade: Global Market Research Program*
- *International Trade: Overseas Trade Offices*
- *International Trade: Programs and Services*
- *International Trade: Virginia Leaders in Export Trade (VALET)*

- *Virginia Advantage: Facts for Business Decisions*
- *Virginia Advantage: Fast Facts*
- *Virginia Advantage: Profile of Services*
- *Virginia: A Business Climate Where the Financial Services Industry Can Grow and Prosper*
- *Virginia: Clearing the Track for a Pace-Setting Motorsports Industry*
- *Virginia Firms With Foreign Affiliations*
- *Virginia: Inviting the Aerospace Industry to Come Grow With Us*
- *Virginia: Leading the Nation in Information Technology and Telecommunications*
- *Virginia: A Powerful Resource for Electronics Manufacturers*
- *Virginia: The Strategic Advantage in the Business of Distribution*
- *Virginia Wants to Say One Word To You, Just One Word . . . Plastics*
- *Virginia: Where the Automotive Industry Finds a Fast Lane to Growth*
- *Virginia: Where Bioscience Finds a Culture for Growth*
- *Virginia: Where Food Processors Find All the Right Ingredients for Growth*
- *Virginia: Where Microelectronics Manufacturers Find Everything Conductive to Semiconductors*

See Virginia Economic Development Partnership in the Appendix.

Virginia Minority Supplier Development Council

The Virginia Minority Supplier Development (VMSDC) is a statewide membership organization of major corporations, financial institutions, government agencies, universities and Virginia based companies that are interested in doing business with minority-owned companies. The primary purpose of VMSDC is to promote and facilitate the development of business relationships between its members and certified minority business enterprises. The Council certifies minority-owned businesses and assists them with identifying corporate members to whom they can market their products and services. A variety of programs and services are offered to our corporate representatives and minority entrepreneurs, i.e. business opportunity fairs, educational seminars, bid-matching, scholarships to executive management programs, and publications. See Virginia Minority Supplier Development Council in the Appendix.

Virginia Tourism Corporation

The Virginia Tourism Corporation markets the Commonwealth's tourism assets to target domestic and international visitors and motion-picture productions. Services include providing travel data information and technical advice regarding advertising, promotion, marketing and other elements of tourism. See Virginia Tourism Corporation in the Appendix.

Women in Business

A major goal of the U.S. SBA is to assist women in becoming successful entrepreneurs. Workshops and seminars are held around the state to teach women how to get into business and to help them expand an existing business. A “women’s representative” has been designated in each U.S. SBA office.

Women’s Business Center of Northern Virginia

A program of the Community Business Partnership and sponsored by the U.S. SBA and Fairfax County Office for Women, Women’s Business Center of Northern Virginia provides training and technical assistance to women-owned small businesses. Assistance is formulated to meet the special needs of women business owners by providing support and networking opportunities as well as technical assistance. See Women’s Business Center of Northern Virginia in the Appendix.

Pricing Products and Services

It is the market, not your costs, that determines the price at which you can sell your product or service. The price you charge should be between the base price (your cost) and the maximum amount for which you could sell your product or service. The price you ask for your product or service should include the following:

- Profit—price determines profit margin
- Recouping investment—price determines the speed at which you recover your investment
- Resources available for promotion—price determines resources available to compete in the marketplace
- Penetrating a new market—price determines success in getting into a new market
- Image—price creates image of status/quality or economy

When pricing a new product, you should consider:

- Your objective
 - Get a return on investment
 - Stabilize price and profit margin
 - Capture a target market share
 - Meet or prevent competition
 - Maximize profit
- Demand versus the price
 - Customers’ opinions

- Comparison to substitutes or replacements
- Cost savings
- Test marketing

- Basic pricing strategy
 - Skimming (high price)—use when there is little or no competition
 - Penetration (low price)—use to get into a new market
 - Meet-the-competition—same price as competition but offer something different (quality of product is better; service is friendlier)

Discount policies can also affect sales. Discount policy may be classified as follows:

- Promotional discount
- Trade discount—usually offered by a manufacturer to the retailer or wholesaler
- Quantity discount for larger orders

Consumer Services

Better Business Bureau

The Better Business Bureau (BBB) is a private, self-regulatory agency that works toward fostering ethical advertising and selling practices. The bureau provides background information about a company as well as its complaint history.

An individual may telephone the BBB at any of the statewide offices and obtain information regarding the BBB's dealings with a given firm. The bureau handles consumer complaints and offers an arbitration program for dispute settlement. Services are free of charge. Membership in the BBB is by invitation, and it is contingent upon the business maintaining a good record of ethical practices. See the Appendix for a list of the Better Business Bureau offices.

Virginia Department of Agriculture and Consumer Services, Division of Consumer Protection, Office of Consumer Affairs

The Virginia Department of Agriculture and Consumer Services (VDACS), Office of Consumer Affairs (OCA), provides consumer protection against fraudulent, deceptive, and illegal practices. OCA's free services include:

- Investigating and using alternative dispute resolution to handle consumer complaints, placing emphasis on investigation of cases that involve a violation of consumer protection laws and that affect a large number of consumers, or have a high-dollar loss
- Maintaining a 3-year history of consumer complaints and their outcome, available to callers through a staff of telephone counselors
- Administering, in addition to the Consumer Protection Act, the Virginia Solicitation

of Contributions Law; the Virginia Membership Camping Act; the Virginia Health Spa Act; the Virginia Credit Services Business Act; the Virginia Travel Club Act, and Extended Service Contract Act

- Referring complaints to the proper state, federal, or local agency for processing
- Informing consumers about deceptive sales practices and consumer fraud, consumer protection laws, and their rights as consumers

Consumers can search OCA's complaint base, check the registration status of charitable organizations and professional fundraisers and obtain a complaint form on the agency's website at www.vdac.virginia.gov. A consumer complaint form is also available by calling or writing VDACS. See Department of Agriculture and Consumer Services.

Trade Shows

Sales can be boosted by participating in trade shows. Trade and industry magazines are a good source of upcoming trade shows and conventions. Once you have decided on a show, contact the management firm of the show and request information on the specifics of the event. If you are not familiar with some of the requirements, contact prior exhibitors and discuss your interest with them.

Your display area at the show is an advertisement for your business. Within your budget, you must have an exhibit to attract attention and interest. Feature a unique item. Publicize your attendance at the trade show. Follow up on business prospects from the show.

Associations

Professional and business organizations can assist new and existing businesses. They are valuable information sources that focus on new business developments, management techniques, and the competitive environment. The most important aspect in dealing with professional, business, and civic organizations is the opportunity to meet individuals in your field of business. The communication exchange can be invaluable. For a list of business, professional, and civic associations in your area, contact your local Chamber of Commerce.

Asian American Business Assistance Center

The mission of the Asian American Business Assistance Center (AABAC) is to foster, increase, and maximize the economic potential of Virginia's Asian American businesses by supporting their domestic and international business development efforts in the global economy. AABAC helps link current and prospective Asian American companies to business technical assistance, capital financing resources, contract opportunities, professional development opportunities, and mentoring activities to help them maximize their business potentials.

AABAC is a not-for-profit membership organization with headquarters in Hanover County and chapters in the Henrico County, Warren County, Charlottesville city, Richmond city, and Virginia Beach city.

Services include:

- Business networking opportunities with Asian American business owners in Virginia.
- *The Dominion Asia Review*: monthly Asian business newsletter with updated diversity business reports and data.
- Assistance in identifying financing, bonding, and insurance options.
- Referrals to contract and procurement opportunities in the private and public sector.
- Technical assistance, procurement seminars, diversity business roundtables, minority business certifications, and short-term industry training events.
- Diversity job fairs and recruitment events.
- Business intelligence: List of Virginia headquarters, small incubators (private and public) and venture capital resources.
- Counseling services for immigrants and small businesses facing language barriers and unfamiliarity with the American way of doing business.
- Referrals to English as a Second Language (ESL) classes.
- Business re-location/site-selection.
- AABAC international and domestic business Internship opportunities in collaboration with higher education.

See Asian American Business Assistance Center in the Appendix.

Retail Merchants Association

The Retail Merchants Association (RMA), which was founded in 1906, is a not-for-profit trade association representing retailers and related businesses in Central Virginia. Its mission is to enhance the image and profitability of member companies through advocacy, information, and networking opportunities.

The RMA represents the business interests of the retail community with local and state officials. By taking advantage of the networking opportunities provided by RMA, members are able to interact with peers, fellow entrepreneurs, and service providers.

Benefits of membership in the RMA include:

- **E-mail Alert System:** This system transmits information to businesses and security professionals regarding crimes affecting them. Information is supplied by local and state law enforcement, FBI, Secret Service, U. S. Postal Inspection Service, financial institutions and businesses.
- **First Friday Forums:** These breakfast meetings are held the first Friday of each month and feature an informative speaker and member networking opportunities.
- **Labor Law Information Service:** Retail members can receive answers to general questions via telephone regarding Virginia labor and employment laws.
- **Meeting Facilities:** Meeting rooms are available to members at no cost, for staff training, workshops and seminars.

- **Orion Pre-employment Surveys:** These comprehensive opinion surveys, which measure specific job-relevant attitudes and experiences, serve as a valuable tool in the hiring process.

See Retail Merchants Association in the Appendix.

Richmond Association for Business Economics

The Richmond Association for Business Economics (RABE) was founded in 1984 to bring together individuals from all areas of business throughout the Richmond area. Members meet throughout the year to discuss issues of common interest, share experiences and ideas, highlight the contributions that business economics can make in the workplace, and to promote research and further study of economic issues, as they relate to public policy. See Richmond Association for Business Economics in the Appendix.

Virginia Manufacturers Association

The Virginia Manufacturers Association (VMA) is a trade association of Virginia's leading manufacturers. It was established in 1922 to advocate for balanced and reasonable laws, regulations, and policies affecting manufacturers. The VMA is the only Virginia association that is exclusively dedicated to the shared vision of manufacturers and their allies. See Virginia Manufacturers Association in the Appendix.

Virginia Retail Merchants Association

The Virginia Retail Merchants Association (VRMA), which was established in 1905, is a not-for-profit trade association representing retailers to educate, inform, and serve as a resource. VRMA and its retail member associations represent more than 5,400 retailers and other associated businesses throughout the Commonwealth of Virginia. See Virginia Retail Merchants Association in the Appendix.

Doing Business With Federal, State, or Local Government

Commerce Business Daily

The *Commerce Business Daily*, published by the U.S. Department of Commerce, is a valuable source of information to identify products and services that individual procurement offices currently plan to buy. The document is published Monday through Friday and is available by subscription only. See Superintendent of Documents in the Appendix.

Crater Procurement Assistance Center

The Crater Procurement Assistance Center is a Department of Defense Procurement Technical Assistance Center located at the Crater Planning District Commission in Petersburg. Its mission is to provide training, technical assistance, and counseling to companies with an interest in doing business with federal, state, and local government agencies, or as a subcontractor to major prime contractors. The Crater Procurement Assistance Center helps businesses identify

opportunities in the government marketplace, learn how to respond to those opportunities and learn how to successfully complete government contracts. The center also allows businesses to better understand the government contracting process, the regulations and requirements, and other information necessary for them to successfully network in the government environment. See Crater Procurement Center in the Appendix.

eVA—Virginia Business Opportunities

No matter how large or small your company is, you are probably making a product or providing a service purchased by the Commonwealth of Virginia. At eVA, the Commonwealth of Virginia's e-procurement solution, you will find a comprehensive online publication of business opportunities (www.eva.virginia.gov). On a daily basis, state and local government buyers post solicitation notices for a wide range of products and services they plan to purchase. This service is provided by the Department of General Services at no cost to the business community. See Department of General Services in the Appendix.

Procurement Resource Guide

This publication is a marketing guide produced for certified minority firms by the Department of Minority Business Enterprise that contains information regarding the state's procurement program and the major purchasing agencies. It lists the procurement agent and the product/service each agency buys. The booklet is a valuable marketing tool for potential and existing state vendors. See Department of Minority Business Enterprise in the Appendix.

Selling to the Military

This manual provides information on defense procurement. Major buying offices along with their needs are listed for the entire United States. This manual can be used to locate procurement offices that may utilize your firm's product or services. See Superintendent of Documents in the Appendix.

Export Sales

Division of International Trade

This division of the Virginia Economic Development Partnership offers a number of services designed to eliminate red tape and assist Virginia companies in establishing overseas markets.

The following are some of the services available to Virginia manufacturers:

- Individual consulting on export marketing
- International trade shows and missions
- International market research

See Virginia Economic Development Partnership in the Appendix.

U.S. Department of Commerce

The U.S. Department of Commerce, through its network of domestic offices and foreign locations, has the primary federal responsibility for promotion of U.S. commercial interest abroad. Trade specialists in the district offices and U.S. embassies and consulates offer expert assistance to small businesses interested in exporting. These services include: helping companies to assess their export potential and develop an export strategy; utilizing data and market research to target the best markets; assisting in participation in major trade events; identifying overseas trading partners; facilitating overseas travel; hosting trade events; helping to resolve trade complaints; and offering customized trade support services.

U.S. businesses are also counseled on export financing, documentation, insurance, and other services that are available from other U.S. agencies. See U.S. Department of Commerce in the Appendix.

Virginia Port Authority

Newport News Marine Terminal, Norfolk International Terminals, Portsmouth Marine Terminal, and the Virginia Inland Port in Warren County, VA, comprise the Virginia Port Authority. The authority is responsible for promoting Virginia world trade; influencing the routing of cargoes through the Commonwealth's port facilities; assisting Virginia business in its efforts to import and export raw materials and finished products; and maintaining a liaison with government and private agencies engaged in international commerce.

The authority offers programs and services on general and technical information on international shipping and assistance in locating overseas markets for Virginia products. The authority's facilities are able to handle any type of cargo, in any quantity, at competitive costs, and also provide information on steamship, rail, and trade services.

Virginia's manufacturers and businesses involved in world trade activities and any firm or individual desiring information on world trade activities are eligible for these services. See Virginia Port Authority in the Appendix.

Chapter 7: Regulations, Registrations, and Licenses

The state of Virginia contains over 100 local government jurisdictions ranging in various population sizes. Regulations and business control activities are the responsibility of county, city, state, and town governments. The following is a general listing of regulating and licensing authorities that may have jurisdiction over some aspects of your business.

Regulating and Licensing Authorities

Boiler and Pressure Vessel Safety

A valid boiler inspection certificate is required to operate any boiler or pressure vessel in Virginia. Equipment must comply with the Boiler and Pressure Vessel Code of the American Society of Mechanical Engineers. See Department of Labor and Industry in the Appendix.

Bulletin Board Poster Requirements

Employers operating in Virginia are required to display, at the worksite, certain posters prescribed by state and federal law. The required posters along with addresses and phone numbers of the agencies distributing these posters are listed on pages 123 and 124.

Commissioner of Revenue

If your business is located in a city, you will need a city business license. Contact the Commissioner of Revenue in the city where your business will be located to request an application for a business tax license.

County or City Health Department

Any food-related business, such as meat markets, restaurants, food warehouses, and grocery stores, must comply with the city, county, and state food ordinances. Contact the county or city health department nearest you for a food permit and for additional information.

Department of Agriculture and Consumer Services

The Virginia Department of Agriculture and Consumer Services (VDACS) offers many services to consumers and the agricultural community including inspection of plants and control of certain pests such as fire ant, gypsy moth, and cotton boll weevil. This agency is authorized to license nurserymen and nursery stock dealers and issue regulations for control of plant pests. This agency may also issue stop-sale orders, seize plants, and require corrective measures. VDACS inspects all nursery grower operations annually for disease and healthiness of plants prior to sale and prior to shipment to other states. The following areas are subject to

Regulations and business control activities are the responsibility of county, city, and town governments.



registrations and/or licenses within the authority of the Virginia Department of Agriculture and Consumer Services:

Division of Animal and Food Industry Services

Office of Dairy and Foods

- Dairy farmers producing raw milk for pasteurization
- Processors of ice cream or other manufactured dairy products
- Milk haulers
- Retail food establishments, food processing establishments, and food warehouses

Office of Meat and Poultry Services

- Meat/poultry slaughter and processing facilities

Division of Consumer Protection

Office of Consumer Affairs

- Charitable organizations
- Professional solicitors
- Professional fund raising counsel
- Health spas
- Membership campgrounds
- Credit service businesses
- Extended service contracts
- Travel clubs

Office Pesticide Services

- Pesticide applicators
- Pesticide products
- Individuals/businesses commercially applying herbicides or insecticides

Office of Plant and Pest Services

- Nursery and nursery stock dealers
- Ginseng dealers

Office of Product and Industry Standards

- Motor fuel products
- Petroleum franchise outlets

- Manufacturers of feed, fertilizer, and lime
- Distributors of turfgrass seed
- Cotton handlers
- Dealers in agricultural products
- Weights and measures service agencies and technicians
- Public weighmasters
- Commission merchants

See Department of Agriculture and Consumer Services in the Appendix.

Department of Environmental Quality

This agency is dedicated to preserving and protecting the environment for the people of Virginia. To accomplish this, the Department of Environmental Quality (DEQ) administers state and federal programs for safeguarding our air, water, and land resources; issues environmental permits and enforces environmental regulations; coordinates environmental planning and policy development with other state agencies; and provides public outreach and education opportunities on environmental matters.

If your business is new to Virginia, or is modifying an existing facility or process and will have any emissions or discharges to the air or water, or will generate any material requiring disposal, you may need a permit, registration, or certification. Contact with the DEQ early in your planning process is recommended. See Department of Environmental Quality in the Appendix.

Department of Health Professions

This agency assures the safe and competent delivery of health care to the citizens of the Commonwealth by providing support for the following activities of the health regulatory boards:

- Licensing applicants who meet minimum qualifications as determined by law and regulation
- Taking appropriate actions to enforce compliance with legal requirements
- Issuing licenses or permits to certain health related businesses and inspecting for compliance with applicable laws and regulations
- Studying and recommending the appropriate degree of regulation of health-related professions and occupations
- Enforcing standards to assure safety and integrity of drugs and medical devices

The department regulates the following professions, occupations, and businesses:

- Audiology and speech
- Dentistry

- Funeral directors and embalmers
- Medicine
- Nursing and Nurse Aides
- Nursing home administrators
- Optometry
- Pharmacy
- Physical therapy
- Professional counselors and marriage and family therapists
- Psychology
- Social work
- Veterinary medicine

Contact the department for further information on fees and licensing requirements in the above professions, occupations, and businesses. See Department of Health Professions in the Appendix.

Department of Mines, Minerals, and Energy

The mission of the Department of Mines, Minerals, and Energy (DMME) is to enhance the development and conservation of energy and mineral resources in a safe and environmentally sound manner to support a more productive economy. The agency administers regulatory programs and provides assistance to mineral extraction companies to ensure worker safety and provide for environmental protection from the adverse effects of coal and mineral mining and gas and oil exploration and production operations. The agency licenses and permits these operations. DMME also certifies persons to be general coal or general mineral miners, or persons performing specialized mining tasks, such as mine foremen, electricians, or blasters. DMME works with both mineral extraction operators and independent contractors providing services to mining companies. The agency also provides geologic and mineral resource information to companies in business or considering doing business in Virginia. See Department of Mines, Minerals, and Energy in the Appendix.

Department of Professional and Occupational Regulation

The general function of this department is to serve and protect the citizens of the Commonwealth by administering and enforcing the laws and regulations necessary for their health, safety, and welfare.

The overall objectives of the department are to serve the citizens of the Commonwealth in a professional manner, in which the most equitable, efficient, and economical means available are used to limit entry barriers to both the workplace and the marketplace; to deny entry to individuals who are not qualified to practice; and to discipline those who do not follow accepted ethical or professional standards.

Most of the programs require that candidates meet educational or technical background requirements before becoming licensed. In many cases, a written examination is administered before a candidate can become licensed. The department regulates the following professions, occupations, and businesses:

- Architects
- Asbestos and lead workers
- Auctioneers
- Barbers
- Boxers and wrestlers
- Branch pilots
- Cemeteries
- Contractors
- Cosmetologists
- Fair Housing
- Geologists
- Hair Braiders
- Hearing aid specialists
- Home inspectors
- Interior designers
- Land surveyors
- Landscape architects
- Nail technicians
- Opticians
- Polygraph examiners
- Professional engineers
- Real estate appraisers
- Real estate brokers and salesmen
- Soil scientists/wetland delineators
- Tattooists and body piercers
- Tradesman
- Waste management facility operators
- Water and waste water works operators

Contact the department for further information on the fees and licensing requirements in the above professions, occupations, and businesses. See Department of Professional and Occupational Regulation in the Appendix.

Director of Finance

Individuals with businesses in a county will need to apply to the Director of Finance of that county for a business tax license. Your license will be renewed automatically with the payment of your county business tax.

Labor Law

The Division of State Labor Law Enforcement of the Department of Labor and Industry administers Virginia's labor laws including the state minimum wage, the payment of wages, child labor, the right to work, and magazine subscription solicitation. See Department of Labor and Industry in the Appendix.

Federal labor laws are administered by the U.S. Department of Labor. See U.S. Department of Labor in the Appendix.

Local Building Code Authority

If you require changes in the building that houses your business, you will need to apply for a building change permit with the city or county building codes authority. Fees are levied according to the type of permit you need.

Local Fire Department

In many of Virginia's cities and counties, the local fire department inspects all commercial occupancies at least once a year to ensure or require compliance with the city or county fire ordinances. Notify the fire department nearest you to verify that your business is allowed within the city or county fire code and what fire permits are needed.

Local Traffic Division

The administrative offices of most cities include a traffic division. Inquire at this office regarding the use of public streets and/or sidewalks. Final approval on matters relating to the private use of public streets and sidewalks resulting in city street or sidewalk permits is usually given by the local governing body.

Local Zoning Authority

The city and county zoning authorities maintain information on designated areas. They can tell you if an area is zoned residential, commercial, etc. Special location permits may be obtained to locate a business in an area zoned for another use. Local planning commissions usually handle requests for changes in area zoning designation.

Occupational Safety and Health

The Occupational Safety and Health Administration (OSHA), created by an act of Congress in 1970, issues regulations governing safety and health aspects of the workplace. The Department of Labor and Industry has the responsibility of enforcing these regulations in Virginia through the Virginia Occupational Safety and Health (VOSH) program.

VOSH Health Enforcement is responsible for the enforcement of occupational health regulations governing all commercial and industrial establishments, and all construction, demolition, and excavation work in both the public and private sectors. This division also issues asbestos project permits.

VOSH Safety Enforcement is responsible for the enforcement of occupational safety regulations governing all commercial and industrial establishments, and all construction, in both the private and public sectors.

VOSH consultation provides safety and health consultation to both public and private sector employees around the state. Consultation services assist employers to voluntarily comply with federal/state standards by identifying workplace hazards, providing recommendations for their correction and providing assistance in developing effective safety and health programs. Priority for consultation services is given to small businesses in high-hazard industries or having high-hazard processes. Printed materials addressing occupational safety and health topics are available upon request. Information is provided via the DOLI website at www.doli.virginia.gov.

The Virginia Voluntary Protection Program (VVPP) recognizes and promotes outstanding safety and health management systems through cooperative relationships. Participants are a select group of facilities that have met the rigorous requirements of VVPP. See Department of Labor and Industry in the Appendix.

Patents

Because of the tremendous development and complexity of technology, products, and processes, manufacturers should be familiar with patent protection and procedures. It is important to understand patent rights and the relationships among a business, inventor, and the Patent and Trademark Office to assure protection of your product and to avoid or win infringement suits. Only attorneys and agents who are registered with the Patent Office may prosecute an application. The Patent and Trademark Office will not, however, recommend any particular attorney or agent, nor will it assume responsibility for your selection. See U.S. Patent and Trademark Office in the Appendix.

State Corporation Commission

All corporations are required to file articles of incorporation and certain other documents with the SCC.

It is unlawful for any person to offer or sell any securities in Virginia unless the security is registered with the SCC, or the security or transaction is exempt under the Virginia Securities Act. Exemptions from the security registration requirements do exist and are based on the type of security transaction.

It is unlawful for any person to grant or offer to grant a franchise in the Commonwealth unless the franchise is registered with the SCC. Any person who owns and uses a trademark in Virginia may file, with the SCC, an application for the registration of that trademark. Complete information is on the SCC website www.scc.virginia.gov/division/srf regarding securities, broker-dealers, investment advisors, franchises, and trademarks.



Chapter 8: Ready? Set. Go!

The abundance of information in this publication can be overwhelming, but don't get discouraged. You are not alone. Many people have successfully started their own business. According to the Bureau of Labor Statistics, small businesses represent more than 99 percent of all employers. In addition to this publication, make use of other resources such as the Internet and publications from other government agencies as well as private organizations. Now that you have read the *Virginia Business Resource Directory*, here are some closing thoughts on launching a business.

... some closing thoughts on launching a business.

Do Your Research

Clearly define your business and examine every aspect to ensure that it is viable. Carefully weigh the advantages and disadvantages of being self-employed and discuss the effect this will have on your taxes with an accountant. Analyze the market and its needs and make sure that you have enough money to develop and market your product. Budget for costs such as office space, telephone lines, computer equipment and travel expenses.

Examine Your Personal Qualifications

Make sure that you are ready to be your own boss. Consider your motives for wanting to go out on your own and determine that you have a passion for the particular business that you have chosen. Starting and operating your own business will require a great deal of effort so make sure that you are up for the challenge, both physically and emotionally.

Be Professional

Keep in mind that, as your own boss, almost everything that you do will reflect on your business. Anyone who you come in contact with in your daily life could be a future customer. Maintaining a businesslike relationship with potential investors, clients and partners is critical to a successful venture. Business cards, a business telephone number and a professional e-mail address are all key components to establishing your reputation as a business professional.

Take Your Time

Create a timeline for the goals that you wish to accomplish. Write down the details of exactly what you need to do to achieve them. Give yourself ample time to fulfill these goals but hold yourself to your deadlines. Careful planning and preparation will save you more time in the long run than jumping right into your agenda.

Be Flexible

Regardless of how much you have planned, be prepared for the unexpected. The path ahead is unpredictable and you should be ready for a few surprises along the way. In establishing your own business, you will be embarking on a totally new experience. Remain open-minded to new ideas and make use of the many resources that are available to you. Don't be afraid to take risks or try new things.

Prepare for the Ups and Downs

Organize a support network of friends and family who will give you realistic advice and encourage you when you need it most. Be willing to take constructive criticism. Early on, your new adventure will be a series of ups and downs and you can learn a great deal from the input of others.

After Planning a Task, Double the Execution Time

As an entrepreneur, you'll have to juggle more tasks than you did as an employee. From computer support specialist to customer service representative, you will be in charge of all aspects of your business. Keep these "behind the scenes" tasks in mind when setting deadlines and making commitments to clients.

Step Back Now and Then for the Long View

Do not let the detail work required of you each day cause you to lose sight of the big picture. It is important to remind yourself of the goal that you are working towards. If you begin to feel overwhelmed, think back on all you have accomplished up to that point. Also, keep in mind that the hard work and extra hours that you are putting in are directly benefiting you, rather than increasing your employer's profits.

Pinch Your Pennies

Insufficient capital is one of the main causes of business failure. When you're first starting out, if an item isn't critical, don't buy it. If it is really necessary, put off the purchase until the last possible moment. Don't let the prospect of tax write-offs justify making an unnecessary purchase.

Look Forward, Not Back

Since you are going to make mistakes, you need to learn from each of them and move on. Everyone approaches business problems from a different perspective. You need to make each decision based on your own best judgment.

Have Fun

Starting your own business is exciting. Despite the increased workload that accompanies a new business, you will likely find pleasure in the flexibility of your work schedule and the fact that you are doing something that you love. Take satisfaction in your accomplishments and never stop setting goals for the future. Stay true to your vision. Every person who starts a company has a vision. Of all these suggestions, this last one is the easiest to follow.

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Asian American Business Assistance Center

www.aabac.org

14214 Washington Highway
Ashland, VA 23005
(804) 798-3975
(804) 798-1164 fax

Better Business Bureaus

www.bbb.org

Central Virginia

www.richmond.bbb.org
701 East Franklin Street
Suite 712
Richmond, VA 23219
(804) 648-0016
(804) 648-3115 fax

Charlottesville

(434) 971-3707

Fredericksburg

(540) 373-9872

Greater Hampton Roads

www.hamptonroadsbbb.org
586 Virginian Drive
Norfolk, VA 23505
(757) 531-1300
(757) 531-1388 fax

Metropolitan Washington

www.dc.bbb.org
1411 K Street, NW, 10th Floor
Washington, D.C. 20005
(202) 393-8000
(202) 393-1198 fax

Western Virginia

www.vabbb.org
31 West Campbell Avenue
Roanoke, VA 24011
(540) 342-3455
(540) 345-2289 fax

Center for Entrepre- neurial Development

www.ccwasmallbusiness.com

AdvanTech
501 East Franklin Street
Richmond, VA 23219
(804) 371-CCWA (2292)

Community Business Partnership

www.cbponline.org

7001 Loisdale Road
Suite C
Springfield, VA 22150
(703) 768-1440
(703) 768-0547 fax

Crater Procurement Assistance Center

www.craterpdc.state.va.us

1964 Wakefield Street
PO Box 1808
Petersburg, VA 23805
(804) 861-1667
(804) 732-8972

Department for the Blind and Vision Impaired

www.vdbvi.org

Headquarters

397 Azalea Avenue
Richmond, VA 23227
(804) 371-3140
(800) 622-2155 toll-free

Regional Offices

Bristol

111 Commonwealth Avenue
Bristol, VA 24201
(276) 642-7300

Fairfax

11150 Main Street, Suite 502
Fairfax, VA 22030
(703) 359-1100

Department for the Blind and Vision Impaired (cont.)

Norfolk

5505 Robin Hood Road, Suite F
Norfolk, VA 23513
(757) 858-6724

Richmond

397 Azalea Avenue
Richmond, VA 23227
(804) 371-3353

Roanoke

210 Church Avenue, SW
Suite 308
Roanoke, VA 24011
(540) 857-7122

Staunton

620 Beverly Street
Staunton, VA 24401
(540) 332-7729

Department of Agriculture and Consumer Services

www.vdacs.virginia.gov

1100 Bank Street
Richmond, VA 23219
(804) 786-2373

Division of Animal and Food Industry Services

Dairy and Foods

(804) 786-8899
(804) 371-7792 fax

Meat and Poultry Services

(804) 786-4569
(804) 786-1003 fax

Division of Consumer Protection

Consumer Affairs

(804) 786-2042
(800) 552-9963 toll-free
(804) 371-7479 fax

Pesticide Services

(804) 371-6558
(804) 371-8598 fax

Plant and Pest Services

(804) 786-3515
(804) 371-7793 fax

Product and Industry Standards

(804) 786-2476
(804) 786-1571 fax

Department of Alcoholic Beverage Control

www.abc.virginia.gov

Headquarters

2901 Hermitage Road
Richmond, VA 23220
(804) 213-4400

Regional Offices

Abingdon (Satellite Office)

545 West Main Street
Abingdon, VA 24210
(276) 676-5502
(276) 676-5549 fax

Alexandria

501 Montgomery Street
Alexandria, VA 22314
(703) 518-8090
(703) 518-8093 fax

Charlottesville (Satellite Office)

900 Natural Resources Drive
Suite 700
Fountaine Research Park 22903
(434) 977-2974
(434) 977-4772 fax

Chesapeake

1103 South Military Highway
Chesapeake, VA 23320
(757) 424-6700
(757) 424-6744 fax

Hampton

4907 West Mercury Boulevard
Hampton, VA 23666
(757) 825-7830
(757) 825-7884 fax

Lynchburg

20353 Timberlake Road, Suite A
Lynchburg, VA 24502
(434) 582-5136
(434) 582-5140 fax

Richmond (North)

Central Office
2901 Hermitage Road
Richmond, VA 23220
(804) 213-4620
(804) 213-4638 fax

Richmond (South)

Central Office
2901 Hermitage Road
Richmond, VA 23220
(804) 213-4624
(804) 213-4638 fax

Roanoke

201 Compton Street
Roanoke, VA 24012
(540) 857-6565
(540) 857-6540 fax

Staunton

460 Commerce Square
Staunton, VA 24401
(540) 332-7800
(540) 332-7814 fax

Department of Business Assistance

www.dba.virginia.gov

707 East Main Street, Suite 300
Richmond, VA 23219
(804) 371-8200

Virginia Business Information Center

(804) 371-0438
(866) 248-8814 toll-free

Department of Environmental Quality

www.deq.virginia.gov

Central Office

629 East Main Street
Richmond, VA 23219
(804) 698-4000

Northern Virginia

13901 Crown Court
Woodbridge, VA 22193
(703) 583-3800

Piedmont

4949-A Cox Road
Glen Allen, VA 23060
(804) 527-5020

South Central

7705 Timberlake Road
Lynchburg, VA 24502
(434) 582-5120

Southwest

355 Deadmore Street
Abingdon, VA 24212
(276) 676-4800

Tidewater

5636 Southern Boulevard
Virginia Beach, VA 23462
(757) 518-2000

West Central

3019 Peters Creek Road
Roanoke, VA 24019
(540) 562-6700

Valley

4411 Early Road
Harrisonburg, VA 22801
(540) 574-7800

Air Program Coordination

(804) 698-4311

Enforcement

(804) 698-4512

Environmental Emergency Hotline

(800) 468-8892 toll-free

Office of Permit Support/Air

(804) 698-4023

Office of Permit Support/Water

(804) 698-4117

Permitting Management/Waste

(804) 698-4129

Policy

(804) 698-4376

Public and Media Relations

(804) 698-4447

Small Business Assistance

(804) 698-4394

Waste Program Coordination

(804) 698-4421

Water Program Coordination

(804) 698-4109

Department of Game and Inland Fisheries

www.dgif.virginia.gov

4010 West Broad Street
Richmond, VA 23230
(804) 367-1000

Department of General Services

www.eva.virginia.gov

805 East Broad Street
Richmond, VA 23219
(804) 786-3842

Department of Health Professions

www.dhp.virginia.gov

6603 West Broad Street
5th Floor
Richmond, VA 23230
(804) 662-9900

Department of Housing and Community Development

www.dhcd.virginia.gov

501 North Second Street
Richmond, VA 23219
(804) 371-7000

Division of Building Regulatory Services

(804) 371-7150

Office of Community Revitalization and Development

(804) 371-7030

Local Enterprise Zones

(Address correspondence to:
Enterprise Zone Administrator)

Accomack County

County Administrator's Office
PO Box 388
Accomac, VA 23301

(757) 787-5700
(757) 787-2468 fax

Alexandria

Alexandria Economic Development
Partnership, Inc.
1055 North Fairfax Street
Suite 204
Alexandria, VA 22314
(703) 739-3820
(703) 739-1384 fax

Brunswick County/Town of Lawrenceville

Brunswick County Industrial
Development Authority
PO Box 48
Lawrenceville, VA 23868
(434) 848-0248
(434) 848-0202 fax

Carroll County/Town of Hillsville

County Administrator's Office
605-1 Pine Street
Hillsville, VA 24343
(540) 728-3331
(540) 728-4938 fax

Town Manager's Office
PO Box 545
Hillsville, VA 24343
(540) 728-2128
(540) 728-9371 fax

Chesapeake

Chesapeake Economic Development
501 Independence Parkway
Suite 200
Chesapeake, VA 23320
(757) 382-8040
(757) 382-8050 fax

Chesterfield County

Community Block Grant Office
PO Box 40
Chesterfield, VA 23832
(804) 768-8707
(804) 748-7549 fax

Danville

Department of Community
Development and Engineering
PO Box 3300
Danville, VA 24543
(434) 799-5261
(434) 799-5102 fax

Dinwiddie County

Planning Department
PO Drawer 70
Dinwiddie, VA 23841
(804) 469-4542
(804) 469-4503 fax

Front Royal

Front Royal/Warren County
Industrial Development Authority
PO Box 445
Front Royal, VA 22630
(540) 635-2182
(540) 635-1853 fax

Galax

City Manager's Office
PO Box 1187
Galax, VA 24333
(540) 236-5773
(540) 236-2889 fax

Greensville County

Department of Planning and
Zoning Administration
1750 East Atlantic Street
Emporia, VA 23847
(434) 348-4205
(434) 348-4257 fax

Halifax County

Industrial Development Authority
of Halifax County
515 Broad Street
South Boston, VA 24592
(434) 572-1734
(434) 572-1762 fax

Hampton

Department of Development
2 Eaton Street, Suite 600
Hampton, VA 23669
(757) 727-6237
(757) 727-6895 fax

Henry County

County Administration Building
PO Box 7
Collinsville, VA 24078
(540) 634-2570
(540) 638-7970 fax

Hopewell

Planning Department
300 North Main Street
Hopewell, VA 23860
(804) 541-2220
(804) 541-2318 fax

James City County

James City County
Community Services
5249 Olde Towne Road
Williamsburg, VA 23188
(757) 259-3113
(757) 565-6888 fax

Lynchburg

Department of Community
Planning and Development
PO Box 60
Lynchburg, VA 24505
(434) 847-1508
(434) 845-7630 fax

Martinsville

Community Development
55 West Church Street
Martinsville, VA 24114
(540) 656-5172
(540) 656-5280 fax

**Mecklenburg/South Hill/
LaCrosse**

Economic Development Office
County of Mecklenburg
PO Box 307
Boydton, VA 23917
(434) 738-6191
(434) 738-6804 fax

Narrows

Town Manager's Office
PO Box 440
Narrows, VA 24124
(540) 726-2423
(540) 726-7566 fax

Newport News

Department of Planning and
Development
2400 Washington Avenue
Newport News, VA 23607
(757) 926-8428
(757) 926-3504 fax

Norfolk

Department of Development
500 East Main Street
Suite 1500
Norfolk, VA 23510
(757) 664-4338
(757) 664-4315 fax

Northampton County

County Administrator's Office
16404 Courthouse Road
Eastville, VA 23347
(757) 678-0440
(757) 678-0483 fax

Orange

Town Manager's Office
119 Belleview Avenue
Orange, VA 22960-1499
(540) 672-5005
(540) 672-4435 fax

Petersburg

Commercial Revitalization Office
City Hall
Union and Tabb Streets
Petersburg, VA 23803
(804) 733-2383
(804) 732-9212 fax

Portsmouth

Department of Economic
Development
200 High Street, Suite 200
Portsmouth, VA 23704
(757) 393-8804
(757) 393-8293 fax

Prince George County

Department of Economic
Development
PO Box 68
Prince George, VA 23875
(804) 733-2680
(804) 733-2602 fax

Pulaski County

County Administrator's Office
143 3rd Street, NW, Suite 1
Pulaski, VA 24301
(540) 980-7705
(540) 980-7717 fax

Pulaski Town

Town Manager's Office
PO Box 660
Pulaski, VA 24301
(540) 994-8636
(540) 994-8607 fax

Department of Housing and Community Development (cont.)

Richmond

Office of Economic Development
900 East Broad Street
Room 305
Richmond, VA 23219
(804) 646-5633
(804) 646-6793 fax

(434) 575-4209
(434) 575-4275 fax

(540) 942-6779
(540) 942-6671 fax

Roanoke

Office of Economic
Development and Grants
Room 357, Municipal Building
215 West Church Avenue, SW
Roanoke, VA 24011
(540) 853-2715
(540) 853-1213 fax

South Hill

Town Manager's Office
211 South Mecklenburg Avenue
South Hill, VA 23970
(434) 447-3191
(434) 447-5064 fax

Wythe County

Joint Industrial Development
Authority of Wythe County
150 East Monroe Street
Wytheville, VA 24382
(540) 223-3370
(540) 223-3427 fax

Rocky Mount

Town Planner
345 Donald Avenue
Rocky Mount, VA 24151
(540) 483-0907
(540) 483-8830 fax

Staunton

Department of Economic
Development and Tourism
PO Box 58
Staunton, VA 24401
(540) 332-3869
(540) 332-3807 fax

Department of Labor and Industry

www.doli.virginia.gov

Suffolk

Department of Economic
Development
201 North Main Street, Suite B
Suffolk, VA 23434
(757) 923-3620
(757) 923-3628 fax

13 South 13th Street
Richmond, VA 23219
(804) 371-2327
(804) 786-2376 (TTY)

Saltville

Town Manager's Office
PO Box 730
Saltville, VA 24370
(540) 496-5342
(540) 496-4814 fax

Apprenticeship Training

(804) 786-2382

Scott County

Economic Development Office
112 Water Street, Suite 1
Gate City, VA 24251
(540) 386-6521
(540) 386-9198 fax

Tazewell County

Office of Economic Development
315 School Street, Box 2
Tazewell, VA 24651
(540) 988-7541, Ext. 405
(540) 988-2996 fax

Boiler and Pressure Vessel Safety

(804) 371-2321

South Boston

Community Development
Corporation
PO Box 417
South Boston, VA 24592

Warren County

Economic Development Authority
PO Box 445
Front Royal, VA 22630
(540) 635-2182
(540) 635-1853 fax

Labor Law and Employment Law

(804) 371-0463

Occupational Health Compliance

(804) 786-0574

Waynesboro

Office of Economic Development
PO Box 1028
Waynesboro, VA 22980

Occupational Safety Compliance

(804) 786-2391

Training and Consultation Services

(804) 786-8707

Department of Mines, Minerals, and Energy

www.dmme.virginia.gov

202 North 9th Street, 8th Floor
Richmond, VA 23219
(804) 692-3200

Coal Mining Reclamation

Division of Mined Land Reclamation
3405 Mountain Empire Road
PO Drawer 900
Big Stone Gap, VA 24219
(276) 523-8100

Coal Mining Safety

Division of Mines
3405 Mountain Empire Road
PO Drawer 900
Big Stone Gap, VA 24219
(276) 523-8100

Gas and Oil Reclamation

Division of Gas and Oil
230 Charwood Drive
PO Box 1416
Abingdon, VA 24212
(276) 676-5423

Geology and Mineral Resource

Division of Mineral Resources
Fontaine Research Park
900 Natural Resources Drive
PO Box 3667
Charlottesville, VA 22903
(434) 951-6340

Mineral Mining Reclamation and Safety

Division of Mineral Mining
Fontaine Research Park
900 Natural Resources Drive
PO Box 3727
Charlottesville, VA 22903
(434) 951-6310

Department of Minority Business Enterprise

www.dmb.e.virginia.gov

200-202 North 9th Street
11th Floor
Richmond, VA 23219
(804) 786-6585
(804) 371-8929 (TTY)
(800) 223-0671 toll-free

Danville

Dan River Business
Development Center
300 Ringgold Industrial Parkway
Danville, VA 24540
(804) 793-9100

Hampton

Hampton Roads Bridge Tunnel
204 National Avenue
Hampton, VA 23663
(757) 727-4734

Lynchburg

2345 Lakeside Drive
Lynchburg, VA 24502
(434) 385-0881

Department of Motor Vehicles

www.dmvnow.com

2300 West Broad Street
Richmond, VA 23220
(800) 435-5137 toll-free
(866) 368-5463 toll-free
(804) 367-6631 fax

Department of Professional and Occupational Regulation

www.dpor.virginia.gov

3600 West Broad Street
Richmond, VA 23230
(804) 367-8500
(804) 367-2475 fax
(804) 367-9753 (TTY)

Department of Rehabilitative Services

www.vdrs.org

8004 Franklin Farms Drive
Richmond, VA 23229
(804) 662-7000
(800) 552-5019 toll-free

Department of Taxation

www.tax.virginia.gov

3600 Centre
3610 West Broad Street
Richmond, VA 23230

Customer Service

PO Box 1115
Richmond, VA 23218
(804) 367-8037
(804) 367-0985 fax
(804) 367-8329 (TTY)

General Mailing Address

Box 1880
Richmond, VA 23218

Forms Request Unit

PO Box 1317
Richmond, VA 23218
(804) 236-2760
(804) 236-2761
(804) 236-2779 fax

Norfolk District Office

6340 Center Drive
Building #7
Suite 101
Norfolk, VA 23502
(757) 455-3810
(757) 455-3811 fax

Farm Credit Offices, Agricultural Credit Associations

www.fca.gov

Colonial Farm Credit

7104 Mechanicsville Turnpike
PO Box 727
Mechanicsville, VA 23111
(804) 746-1252
(804) 746-9627 fax

Branch Offices

Chesapeake

220 Mount Pleasant Road
Suite 104
Chesapeake, VA 23328
(757) 482-1414
(757) 482-4437 fax

Territory: Chesapeake and Virginia Beach

Courtland

22323 Main Street
PO Box 700
Courtland, VA 23837
(757) 653-2600
(757) 653-2490 fax

Territory: Greensville and Southampton

Farmville

1700 South Main Street
PO Box 268
Farmville, VA 23901
(434) 392-3193
(434) 392-8902 fax

Territory: Amelia, Amherst, Appomattox, Buckingham, Campbell, Charlotte, Cumberland, Nottoway, and Prince Edward

Louisa

409 East Main Street
PO Box 770
Louisa, VA 23093
(540) 967-2222
(540) 967-2983 fax

Territory: Fluvanna, Goochland, and Louisa

Mechanicsville

7104 Mechanicsville Turnpike
PO Box 697
Mechanicsville, VA 23111
(804) 746-0837
(804) 746-9627 fax

Territory: Chesterfield, Hanover, Henrico, King William, and Powhatan

South Hill

201 East Danville Street
PO Box 419
South Hill, VA 23970
(434) 447-7148
(434) 447-7047 fax

Territory: Brunswick, Lunenburg, and Mecklenburg

Tappahannock

135 Queen Street
 PO Box 1163
 Tappahannock, VA 22560
 (804) 443-3351
 (804) 443-1122 fax

Territory: Caroline, Essex, King and, Queen, King George, Lancaster, Northumberland, Richmond, and Westmoreland

Waverly

428 East Main Street
 PO Box 67
 Waverly, VA 23890
 (804) 834-3931
 (804) 834-3934 fax

Territory: Prince George, Sussex, Surry, and Dinwiddie

West Point

18639 Eltham Road
 PO Box P
 West Point, VA 23181
 (804) 843-2727
 (804) 843-2948 fax

Territory: Charles City, Gloucester, James City, Mathews, Middlesex, New Kent, York, and Newport News

Windsor

11295 Windsor Boulevard
 Windsor, VA 23487
 (757) 242-6166
 (757) 242-6266 fax

Territory: Isle of Wight, Suffolk, Chesapeake, and Virginia Beach

Farm Credit of the Virginias

106 Sangers Lane
 PO Box 899
 Staunton, VA 24401
 (540) 886-3435
 (540) 886-3437 fax

Branch Offices**Abingdon**

1237 West Main Street
 PO Box 977
 Abingdon, VA 24210
 (276) 628-5191
 (276) 628-1695 fax

Territory: Buchanan, Russell, Smyth, and Washington

Bedford

801 B Blue Ridge Avenue
 PO Box 1083
 Bedford, VA 24523
 (540) 586-2188
 (540) 586-2189 fax

Territory: Bedford

Charlottesville

1445 East Rio Road, Suite 104
 PO Box 7465
 Charlottesville, VA 22901
 (434) 977-6718
 (434) 977-6719 fax

Territory: Albemarle

Chatham

29 Military Drive
 Chatham, VA 24531
 (434) 432-4641
 (434) 432-4642 fax

Territory: Henry, Patrick, and Pittsylvania

Culpeper

409 James Madison Highway
 PO Box 700
 Culpeper, VA 22701
 (540) 825-6686
 (540) 825-5810 fax

Territory: Culpeper and Madison

Gate City

241 East Jackson Street
 PO Box 429
 Gate City, VA 24251
 (276) 386-6551
 (276) 386-2532 fax

Territory: Dickenson, Lee, Scott, Tazewell, and Wise

Halifax

161 South Main Street
 PO Box 186
 Halifax, VA 24558
 (434) 476-6533
 (434) 476-6534 fax

Territory: Halifax

Harrisonburg

306 East Market Street
 PO Box 587
 Harrisonburg, VA 22803
 (540) 434-5385
 (540) 434-5220 fax

Territory: Rockingham

Farm Credit Offices, Agricultural Credit Associations (cont.)

Leesburg

27 Fort Evans Road NE
PO Box 1398

Leesburg, VA 20176
(703) 777-3311
(703) 771-9210 fax

Territory: Loudoun, Fairfax, and
Arlington

Lexington

152 Maury River Road
PO Box 913

Lexington, VA 24450
(540) 463-5255
(540) 463-2219 fax

Territory: Rockbridge

Moneta

14662 Moneta Road, Suite A
Moneta, VA 24121
(540) 297-5510

Territory: Smith Mountain Lake area

Orange

13284 James Madison Highway
PO Box 267

Orange, VA 22960
(540) 672-3644
(540) 672-3911 fax

Territory: Greene, Madison,
Orange, and Spotsylvania

Roanoke

38 Murray Farm, Suite 2
Roanoke, VA 24019

(540) 977-5707
(540) 977-0084 fax
Mail to: PO Box 339
Cloverdale, VA 24077

Territory: Alleghany, Botetourt,
Craig, and Roanoke

Rocky Mount

115 Floyd Avenue
PO Box 554
Rocky Mount, VA 24151
(540) 483-4572
(540) 483-5726 fax

Territory: Franklin, Henry, and
Patrick

Verona

1557 Commerce Road, Suite 202
PO Box 916
Verona, VA 24482
(540) 248-0365
(504) 248-0366 fax

Territory: Augusta, Bath, Highland,
and Nelson

Warrenton

516 Fauquier Road
PO Box 381 (20188)
Warrenton, VA 20186
(540) 347-3344
(540) 349-9051 fax

Territory: Fauquier, Prince William,
Rappahannock, and Stafford

Wytheville

660 Pepper's Ferry Road
PO Box 594
Wytheville, VA 24382
(276) 228-8666
(276) 228-8186 fax

Territory: Bland, Carroll, Floyd, Giles,
Grayson, Montgomery, Pulaski, and
Wythe

Valley Farm Credit

125 Prosperity Drive
PO Box 2700

Winchester, VA 22604
(540) 662-3473
(540) 869-6790 fax

Branch Offices

Winchester

125 Prosperity Drive
PO Box 2700

Winchester, VA 22604
(540) 662-3473
(540) 869-6790 fax

Territory: Frederick, Clarke, and
Warren

Woodstock

1031 South Main Street
PO Box 529

Woodstock, VA 22664
(540) 459-2232
(540) 459-3259 fax

Territory: Shenandoah and Page

Hampton Roads Agricultural Research and Extension Center

www.vaes.vt.edu/hampton

1444 Diamond Springs Road
Virginia Beach, VA 23455
(757) 363-3900
(757) 363-3950 fax

Internal Revenue Service Walk-In Customer Assistance Offices*

www.irs.ustreas.gov

Baileys Crossroads

5205 Leesburg Pike, Room 900
Baileys Crossroads, VA 22041
(703) 756-6663

Bristol

2426 Lee Highway
Suite 210
Bristol, VA 24202
(276) 642-7446

Charlottesville

401 East Market Street
Charlottesville, VA 22902
(434) 977-8718

Danville

Highway 29 North
Danville, VA 24540
(434) 836-7072

Fredericksburg

615 C Jefferson Davis Highway
Fredericksburg, VA 22401
(540) 899-9450

Hampton

903 Gateway Boulevard
Hampton, VA 23666
(757) 262-4007

Lynchburg

1100 Main Street, Room 116
Lynchburg, VA 24504
(434) 528-1890

Norfolk

200 Granby Street, Room 114
Norfolk, VA 23510
(757) 213-3925

Richmond

400 North 8th Street
Room 1A-15
Richmond, VA 23240
(804) 916-8700

Roanoke

210 1st Street SW
Roanoke, VA 24011
(540) 857-2364

Staunton

1600 North Coalter Street
Suite 1
Staunton, VA 24401
(540) 886-2089

**Hours at many of these offices are less than full-time. Call the toll-free number (800) 829-1040 to verify hours of assistance.*

Metropolitan Business League

www.thembl.com

115 East Marshall Street
Richmond, VA 23219
(804) 649-7473
(804) 649-7474 fax

New Visions, New Ventures Inc.

www.nvvn.org

Women's Business Information Center

801 East Main Street
Suite 1102
Richmond, VA 23219
(804) 643-1081

Planning District Commissions

www.vapdc.org

Main Office

11712-C Jefferson Avenue
#250
Newport News, VA 23606
(757) 412-2664
(757) 412-4637 fax

PDC 1

Lenowisco

6913 Duff-Patt Road
PO Box 366
Duffield, VA 24244
(276) 431-2206
(276) 431-2208 fax

Jurisdictions: Counties of Lee, Scott, and Wise. City of Norton.

PDC 2

Cumberland Plateau

950 Clydesway Road
PO Box 548

Planning District Commissions (cont.)

Lebanon, VA 24266
(276) 889-1778
(276) 889-5732 fax

Jurisdictions: Counties of Buchanan, Dickenson, Russell, and Tazewell.

PDC 3

Mount Rogers

1021 Terrace Drive
Marion, VA 24354
(276) 783-5103
(276) 783-6949 fax

Jurisdictions: Counties of Bland, Carroll, Grayson, Smyth, Washington, and Wythe. Cities of Bristol and Galax.

PDC 4

New River Valley

6580 Valley Center Drive
PO Box 21
Radford, VA 24141
(540) 639-9313
(540) 831-6093 fax

Jurisdictions: Counties of Floyd, Giles, Montgomery, and Pulaski. City of Radford.

PDC 5

Roanoke Valley-Alleghany

PO Box 2569
Roanoke, VA 24010
(540) 343-4417
(540) 343-4416 fax

Jurisdictions: Counties of Alleghany, Botetourt, Craig, and Roanoke. Cities of Covington, Roanoke, and Salem.

PDC 6

Central Shenandoah

112 MacTanly Place
Staunton, VA 24401
(540) 885-5174
(540) 885-2687 fax

Jurisdictions: Counties of Augusta, Bath, Highland, Rockbridge, and Rockingham. Cities of Buena Vista, Harrisonburg, Lexington, Staunton, and Waynesboro.

PDC 7

Northern Shenandoah Valley

103 East Sixth Street
Front Royal, VA 22630
(540) 636-8800
(540) 635-4147 fax

Jurisdictions: Counties of Clarke, Frederick, Page, Shenandoah, and Warren. City of Winchester.

PDC 8

Northern Virginia

7535 Little River Turnpike
Suite 100
Annandale, VA 22003
(703) 642-0700
(703) 642-5077 fax

Jurisdictions: Counties of Arlington, Fairfax, Loudoun, and Prince William. Cities of Alexandria, Fairfax, Falls Church, Manassas, and Manassas Park.

PDC 9

Rappahannock Rapidan

420 Southridge Parkway
Suite 106
Culpeper, VA 22701

(540) 829-7450
(540) 829-7452 fax

Jurisdictions: Counties of Culpeper, Fauquier, Madison, Orange, and Rappahannock.

PDC 10

Thomas Jefferson

300 East Main Street
1st Floor
PO Box 1505
Charlottesville, VA 22902
(434) 979-7310
(434) 979-1597 fax

Jurisdictions: Counties of Albemarle, Fluvanna, Greene, Louisa, and Nelson. City of Charlottesville.

PDC 11

Region 2000

915 Main Street
Suite 202
PO Box 817 (24505)
Lynchburg, VA 24504
(434) 845-3491
(434) 845-3493 fax

Jurisdictions: Counties of Amherst, Appomattox, Bedford, and Campbell. Cities of Bedford and Lynchburg.

PDC 12

West Piedmont

One Starling Avenue
PO Box 5268
Martinsville, VA 24115
(276) 638-3987
(276) 638-8137 fax

Jurisdictions: Counties of Franklin, Henry, Patrick, and Pittsylvania. Cities of Danville and Martinsville.

PDC 13
Southside

200 South Mecklenburg Avenue
PO Box 150
South Hill, VA 23970
(434) 447-7101
(434) 447-7104 fax

Jurisdictions: Counties of Brunswick,
Halifax, and Mecklenburg.

PDC 14
Piedmont

102 1/2 High Street
PO Box P
Farmville, VA 23901
(434) 392-6104
(434) 392-5933 fax

Jurisdictions: Counties of Amelia,
Buckingham, Charlotte, Cumberland,
Lunenburg, Nottoway, and Prince
Edward

PDC 15
Richmond Regional

2104 West Laburnum Avenue
Suite 101
Richmond, VA 23227
(804) 367-6001
(804) 367-4375 fax

Jurisdictions: Counties of Charles
City, Chesterfield, Goochland,
Hanover, Henrico, New Kent, and
Powhatan. City of Richmond.

PDC 16
RADCO

3304 Bourbon Street
3rd Floor
PO Box 863
Fredericksburg, VA 22404
(540) 373-2890
(540) 899-4808 fax

Jurisdictions: Counties of Caroline,
King George, Spotsylvania, and
Stafford. City of Fredericksburg.

PDC 17
Northern Neck

483 Main Street
PO Box 1600
Warsaw, VA 22572
(804) 333-1900
(804) 333-5274 fax

Jurisdictions: Counties of Lancaster,
Northumberland, Richmond, and
Westmoreland.

PDC 18
Middle Peninsula

125 Bowden Street
PO Box 286
Saluda, VA 23149
(804) 758-2311
(804) 758-3221 fax

Jurisdictions: Counties of Essex,
Gloucester, King and Queen, King
William, Mathews, and Middlesex

PDC 19
Crater

1964 Wakefield Street
PO Box 1808
Petersburg, VA 23805
(804) 861-1666
(804) 732-8972 fax

Jurisdictions: Counties of
Chesterfield, Dinwiddie, Greensville,
Prince George, Surry, and Sussex.
Cities of Colonial Heights, Emporia,
Hopewell, and Petersburg.

PDC 22
Accomack-Northampton

23372 Front Street
PO Box 417
Accomac, VA 23301
(757) 787-2936
(757) 787-4221 fax

Jurisdictions: Counties of Accomack
and Northampton

PDC 23
Hampton Roads

The Regional Building
723 Woodlake Drive
Chesapeake, VA 23320
(757) 420-8300
(757) 523-4881 fax

Jurisdictions: Counties of
Gloucester, Isle of Wight, James City,
Southampton, Surry, and York. Cities
of Chesapeake, Franklin, Hampton,
Newport News, Norfolk, Poquoson,
Portsmouth, Suffolk, Virginia Beach,
and Williamsburg.

Peninsula Office

Executive Tower, Suite 1-C
2101 Executive Drive
Hampton, VA 23666
(757) 262-0094

Private Investors Networks

Charlottesville Venture Group

www.cville-venture.org

414 East Market Street, Suite A
PO Box 1474
Charlottesville, VA 22902
(434) 979-7259
(434) 293-6640 fax

New Vantage Partners

www.newvantagepartners.com

402 Maple Avenue West
Suite C
Vienna, VA 22180
(703) 255-4930
(703) 255-4931 fax

Retail Merchants Association

www.retailmerchants.com

5101 Monument Avenue
Richmond, VA 23230
(804) 662-5500
(804) 662-5507

Richmond Association for Business Economics

www.rabeva.org

PO Box 2382
Richmond, VA 23218

Small Business Development Centers

www.virginiasbdc.org

Virginia SBDC Network - State Office

www.virginiasbdc.org
George Mason University
Mason Enterprise Center
4031 University Drive
Suite 200
Fairfax, VA 22030
(703) 277-7700
(703) 277-7730 fax

Alexandria SBDC

www.alexandriasbdc.org
Alexandria Chamber of Commerce
801 N. Fairfax Street
Suite 402
Alexandria, VA 22314
(703) 778-1292
(703) 778-1293 fax

Arlington SBDC

www.arlingtonsbdc.org
George Mason University
3401 N. Fairfax Drive
Arlington, VA 22201
(703) 993-8132
(703) 993-8130 fax

Blue Ridge Community College SBDC of the Shenandoah Valley SBDC

www.jmu.edu/sbdcenter
Blue Ridge Community College
PO Box 80
Weyers Cave, VA 24486
(540) 248-0600
(540) 248-4614 fax

Central Virginia SBDC

www.avenue.org/sbdc
210 Ridge-McIntire Road
Suite 500
Charlottesville, VA 22903
(434) 295-8198
(434) 293-6640 fax

Chesapeake SBDC of the Hampton Roads SBDC

www.hrsbdc.org
Hampton Roads Chamber of Commerce
400 Volvo Parkway
Chesapeake, VA 23320
(757) 664-2592
(757) 548-1835 fax

Crater SBDC of the Longwood University SBDC

www.longwood.edu/sbdc
PO Box 1808
1964 Wakefield Street
Petersburg, VA 23805

(804) 518-2003
(804) 518-2004 fax

Danville SBDC of the Longwood University SBDC

www.longwood.edu/sbdc.org
300 Ringgold Industrial Parkway
Danville, VA 24540
(434) 791-9100
(434) 793-9200 fax

Eastern Shore SBDC of the Hampton Roads SBDC

www.hrsbdc.org
PO Box 133
Melfa, VA 23410
(757) 789-3418
(757) 787-7579 fax

Fairfax SBDC

www.sbdc.org
George Mason University
Mason Enterprise Center
4031 University Drive
Suite 200
Fairfax, VA 22030
(703) 277-7700
(703) 277-7722 fax

SBDC of Hampton Roads, Inc.

www.hrsbdc.org
Thomas Nelson Community College
600 Butler Farm Road
Suite A, Room 1105
Hampton, VA 23666
(757) 865-3127
(757) 865-5885 fax

James Madison University SBDC of the Shenandoah Valley SBDC

www.jmu.edu/sbdccenter
1598 South Main Street
MSC 5502
Harrisonburg, VA 22807
(540) 568-3227
(540) 801-8469 fax

Longwood University SBDC

www.longwood.edu/sbdc.org
515 Main Street
Farmville, VA 23909
(434) 395-2086
(434) 395-2359 fax

Lord Fairfax SBDC-Fauquier

www.lfsbdc.org/fauquier/index.html
Lord Fairfax Community College
6480 College Street
Warrenton, VA 20187
(540) 351-1595
(540) 351-1597 fax

Lord Fairfax SBDC - Middletown

www.lfsbdc.org/lord_fairfax/index.html
Lord Fairfax Community College
7718 Valley Avenue
Middletown, VA 22645
(540) 868-7093
(540) 868-7095 fax

Loudoun County SBDC

www.loudounsbdc.org
21145 Whitfield Place
Suite 104
Sterling, VA 20165
(703) 430-7222
(703) 430-7258 fax

Martinsville SBDC of the Longwood University SBDC

www.longwood.edu/sbdc.org
115 Broad Street
PO Box 709
Martinsville, VA 24114
(276) 632-4462
(276) 632-5059 fax

Mountain Empire SBDC

www.me.cc.va.us/dept/sbdc
Mt. Empire Community College
3441 Mountain Empire Road
Big Stone Gap, VA 24219
(276) 523-6529
(276) 523-8139 fax

New River Valley SBDC

www.btp.radford.edu/ba/index.php
Radford University
Business Assistance Center
Business Technology Park
7516 Lee Highway
Suite A2
PO Box 6953 (24142)
Radford, VA 24141
(540) 831-6056
(540) 831-6735 fax

Small Business Development Centers (cont.)

Rappahannock Region SBDC - Fredericksburg

www.umw.edu/rrsbdc

University of Mary Washington
College of Graduate and Professional Studies
121 University Boulevard
Fredericksburg, VA 22406
(540) 286-8060
(540) 286-8042 fax

Rappahannock Region SBDC - Warsaw

www.umw.edu/rrsbdc/warsaw

PO Box 490
479 Main Street
Warsaw, VA 22572
(804) 333-0286
(804) 333-0187 fax

Region 2000 SBDC

www.lbdc.com

147 Mill Ridge Road
Lynchburg, VA 24502
(434) 582-6170
(434) 582-6106 fax

Greater Richmond SBDC

www.grsbdc.org

Greater Richmond Chamber of Commerce
201 E. Franklin Street
Richmond, VA 23219
(804) 783-9314
(804) 783-9366 fax

Roanoke Regional SBDC

www.rrsbdc.org

Roanoke Regional Chamber of Commerce
212 South Jefferson Street
Roanoke, VA 24011

(540) 983-0717
(540) 983-0723 fax

South Boston SBDC of the Longwood University SBDC

www.longwood.edu/sbdc

820 Bruce Street
South Boston, VA 24592
(434) 572-5484
(434) 572-5462 fax

South Fairfax SBDC of the Community Business Partnership

www.cbponline.org

7001 Loisdale Road
Suite C
Springfield, VA 22150
(703) 768-1440
(703) 768-0547 fax

Southwest Virginia SBDC

www.sw.vccs.edu/sbdc

Southwest Virginia Community College
PO Box SVCC
Rt 19
Richlands, VA 24641
(276) 964-7345
(276) 964-7575 fax

Virginia Highlands SBDC

www.vhcc.edu/sbdc

Virginia Highlands Community College
851 French Moore, Jr. Blvd.
Suite 178
Abingdon, VA 24210
(276) 739-2474
(276) 739-2586 fax

Williamsburg SBDC of the Hampton Roads SBDC

www.hrsbdc.org

T.N.C.C. Historic Triangle Office
161-C John Jefferson Rd.
Williamsburg, VA 23185
(757) 253-4322
(757) 253-4335 fax

Wytheville SBDC

www.wcc.vccs.edu/sbdc

Wytheville Community College
300 Gordondale Rd.
Atkins, VA 24311
(276) 783-1777
(276) 783-8335 fax

Social Security Administration

www.ssa.gov

1834 West Cary Street
Richmond, VA 23220
(804) 771-8125
(800) 772-1213 toll-free

State Corporation Commission

www.scc.virginia.gov

1300 East Main Street
Richmond, VA 23219
(804) 371-9967
(804) 371-9206 voice/TTY
1-800-552-7945 (toll-free in VA)
(804) 371-9211 fax

Office of the Clerk

(804) 371-9733

(866) 722-2551 toll-free (in VA)

Securities Division

(804) 371-9051

Superintendent of Documents

www.gpoaccess.gov

U.S. Government Printing Office

732 N. Capitol St., NW
Suite 808

Washington, D.C. 20402

(202) 512-0000

U.S. Department of Agriculture

www.usda.gov

Farm Service Agency (FSA)

www.fsa.usda.gov/va/va.htm

Culpeper Building, Suite 138

1606 Santa Rosa Road

Richmond, VA 23229

(804) 287-1510

FSA County Offices

Accomack

22545 Center Parkway

Accomac, VA 23301

(757) 787-3581

(757) 787-7739 fax

Albemarle

695 Berkmar Court, Suite 1

Charlottesville, VA 22901

(434) 975-0047

(434) 975-0299 fax

Alleghany

40 Magnolia Square

Suite 5

Lexington, VA 24450

(540) 463-7124

(540) 463-1061 fax

Amelia

16351 Church Street

Amelia Court House, VA 23002

(804) 561-2147

(804) 561-6401 fax

Amherst

Library, Agricultural Building

PO Box 1036

Rustburg, VA 24588

(434) 332-6640

(434) 332-4892 fax

Appomattox

RR 4, Box 99K

Appomattox, VA 24522

(434) 352-5283

(434) 352-2717 fax

Augusta

County Government Center

70 Dick Huff Lane

Verona, VA 24482

(540) 248-6218

(540) 248-3723 fax

Bath

40 Magnolia Square

Suite 5

Lexington, VA 24450

(540) 463-7124

(540) 463-1061 fax

Bedford

1031 Turnpike Road

Bedford, VA 24523

(540) 586-9646

(540) 586-4638 fax

Bland

100 USDA Drive

Wytheville, VA 24382

(276) 228-3513

(276) 228-2049 fax

Botetourt

Jack C. Smith Industrial Park

36 Executive Circle, Suite 1

Roanoke, VA 24012

(540) 977-2698

(540) 977-2754 fax

Brunswick

1727 Lawrenceville Plank Road

Lawrenceville, VA 23868

(434) 848-2223

(434) 848-0976 fax

Buchanan

727-R West Riverside Drive

North Tazewell, VA 24630

(276) 988-9555

(276) 998-9014 fax

Buckingham

Route 60W of Sprouse's Corner

Agricultural Building

HCO2, Box 370

Buckingham, VA 23921

U.S. Department of Agriculture—FSA County Offices (cont.)

(434) 983-4757

(434) 983-4759 fax

Campbell

Library, Agricultural Building

PO Box 1036

Rustburg, VA 24588

(434) 332-6640

(434) 332-4892 fax

Caroline

13224 Hanover Court House Road
Suite 101

Hanover, VA 23069

(804) 537-5225

(804) 537-5536 fax

Carroll

968 East Stuart Drive

Galax, VA 24333

(276) 236-7191

(276) 238-9959 fax

Charles City

USDA Service Center

2502 New Kent Highway

Quinton, VA 23141

(804) 932-8086

(804) 932-3438 fax

Charlotte

250 LeGrande Avenue, Suite D

Charlotte Court House, VA 23923

(434) 542-5121

(434) 542-5214 fax

Chesapeake

310 Shea Drive, Bldg. 3

Chesapeake, VA 23322

(757) 547-7171

(757) 436-0285 fax

Chesterfield

16351 Church Street

Amelia Court House, VA 23002

(804) 561-2147

(804) 561-6401 fax

Clarke

130 Carriebrooke Drive

Stephens City, VA 22655

(540) 868-1130

(540) 868-1135 fax

Craig

36 Executive Circle, Suite 1

Roanoke, VA 24012

(540) 977-2698

(540) 977-2754 fax

Culpeper

351 Lakeside Drive

Culpeper, VA 22701

(540) 825-4200

(540) 825-1655 fax

Cumberland

Route 60W of Sprouse's Corner

Agricultural Building

HCO2, Box 370 A

Buckingham, VA 23921

(434) 983-4757

(434) 983-4759 fax

Dickenson

383 Highland Drive, Suite 6

Lebanon, VA 24266

(276) 889-4650

(276) 889-2015 fax

Dinwiddie

13915 Boydton Plank Road

Dinwiddie, VA 23841

(804) 469-3311

(804) 469-7852 fax

Essex

772 Richmond Beach Road

Tappahannock, VA 22560

(804) 443-3571

(804) 443-4780 fax

Fairfax

130 Carriebrook Drive

Stephens City, VA 22655

(540) 868-1130

(540) 868-1135 fax

Fauquier

98 Alexandria Pike, Suite 12

Warrenton, VA 20186

(540) 347-4402

(540) 347-5015 fax

Floyd

75 Hampton Boulevard

Christiansburg, VA 24073

(540) 382-3961

(540) 381-5604 fax

Fluvanna

39 Industrial Drive

Louisa, VA 23093

(540) 967-0091

(540) 967-2557 fax

Franklin

1297 State Street

Rocky Mount, VA 24151

(540) 483-5341

(540) 483-0006 fax

Frederick

130 Carriebrooke Drive

Stephens City, VA 22655

(540) 868-1130

(540) 868-1135 fax

Giles

75 Hampton Boulevard

Christiansburg, VA 24073

(540) 382-3961
(540) 381-5604 fax

Gloucester

6969 Fox Hunt Lane
Route 17, Business
Gloucester, VA 23061
(804) 693-2691
(804) 694-5921 fax

Goochland

College Park Office Building
3064 River Road West
Goochland, VA 23063
(804) 556-4391
(804) 556-6809 fax

Grayson

968 East Stuart Drive
Galax, VA 24333
(276) 236-7191
(276) 238-9959 fax

Greene

695 Berkmar Court, Suite 1
Charlottesville, VA 22901
(434) 975-0047
(434) 975-0299 fax

Greensville

USDA Service Center
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(434) 634-2462
(434) 634-6575 fax

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Agricultural Service Center
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(804) 932-3438 fax

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(540) 248-3723 fax

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Smithfield, VA 23430
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(757) 357-7798 fax

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(804) 932-3438 fax

King and Queen

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(804) 443-4780 fax

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Fredericksburg, VA 22408
(540) 899-9492
(540) 891-2072 fax

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Rappahannock Office Building
772 Richmond Beach Road
Tappahannock, VA 22560
(804) 443-3571
(804) 443-4780 fax

Lancaster

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Warsaw, VA 22572
(804) 333-3525
(804) 333-5223 fax

Lee

Agricultural Service Center
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(276) 346-1262 fax

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(540) 868-1135 fax

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(540) 967-2557 fax

U.S. Department of Agriculture—FSA County Offices (cont.)

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119 West 7th Avenue
Kenbridge, VA 23944
(434) 676-1074
(434) 676-3017 fax

Madison

325 B Madison Road
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(540) 672-1638
(540) 672-2455 fax

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6969 Fox Hunt Lane
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Gloucester, VA 23061
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(804) 694-5921 fax

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USDA Building
1028 Madison Street
Boydton, VA 23917
(434) 738-6133
(434) 738-6020 fax

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Gloucester, VA 23061
(804) 693-2691
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(540) 381-5604 fax

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695 Berkmar Court, Suite 1
Charlottesville, VA 22901

(434) 975-0047
(434) 975-0299 fax

New Kent

USDA Service Center
2502 New Kent Highway
Quinton, VA 23141
(804) 932-8086
(804) 932-3438 fax

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22545 Center Parkway
Accomac, VA 23301
(757) 787-3581
(757) 787-7739 fax

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5559 Richmond Road, Apt. B
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100 Dominion Road
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Orange, VA 22960
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Harrisonburg, VA 22801
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(540) 574-0646 fax

Patrick

Agricultural Service Center
North Main Street Ext.

Stuart, VA 24171
(276) 694-3121
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Agricultural Service Center
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1 Center Street, NW
Chatham, VA 24531
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16351 Church Street
Amelia Court House, VA 23002
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(804) 561-6401 fax

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(434) 392-4577 fax

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98 Alexandria Pike
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(540) 347-4402
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Pulaski

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(540) 463-1061 fax

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(540) 574-0646 fax

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(276) 889-2105 fax

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(276) 386-9051 fax

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(540) 459-8364 fax

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(276) 783-7426 fax

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Courtland, VA 23837
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(757) 653-2201 fax

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(540) 899-9492
(540) 891-2072 fax

Stafford

4805 Carr Drive
Fredericksburg, VA 22408
(540) 899-9492
(540) 891-2072 fax

Suffolk

1548 A Holland Road, Suite 100
Suffolk, VA 23434
(757) 539-9265
(757) 539-0975 fax

Surry

203 Wimbledon Lane
Smithfield, VA 23430
(757) 357-7004
(757) 357-7798 fax

Sussex

20125 Sussex Drive
Sussex, VA 23884
(434) 246-8541
(434) 246-6507 fax

Tazewell

727-R West Riverside Drive
North Tazewell, VA 24630
(276) 988-9555
(276) 988-9014 fax

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(757) 547-7171
(757) 436-0285 fax

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(540) 868-1135 fax

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(276) 628-8186
(276) 628-8889 fax

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Warsaw, VA 22572
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(804) 333-5223 fax

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Lebanon, VA 24266
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(276) 889-2015 fax

U.S. Department of Agriculture—FSA County Offices (cont.)

Wythe

100 USDA Drive
Wytheville, VA 24382
(276) 228-3513
(276) 228-2049 fax

York

USDA Service Center
2502 New Kent Highway
Quinton, VA 23141
(804) 932-8086
(804) 932-3438 fax

Rural Development State Office

www.rurdev.usda.gov/va

Culpeper Building
1606 Santa Rosa Road
Suite 238
Richmond, VA 23229
(804) 287-1592

Rural Development Area Offices

Harrisonburg

Bluestone Professional Building
2112 Port Republic Road
Suite D
Harrisonburg, VA 22801
(540) 434-2501
(540) 432-1707 fax

Lebanon

383 Highland Drive
Lebanon, VA 24266
(540) 889-4650
(540) 889-2105 fax

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8417-A Timberlake Road
PO Box 4337
Lynchburg, VA 24502
(434) 239-3473
(434) 239-3735 fax

Suffolk

1548 Holland Road
Suffolk, VA 23434
(757) 539-9265
(757) 925-4750 fax

Wytheville

100 USDA Drive
Wytheville, VA 24382
(540) 228-3513
(540) 228-2049 fax

Richmond Export Assistance Center

400 North 8th Street
Suite 540
PO Box 10026
Richmond, VA 23240
(804) 771-2246
(804) 771-2390 fax

U.S. Department of Homeland Security

www.dhs.gov

Citizenship and Immigration Services

www.uscis.gov
1525 Wilson Boulevard
Suite 300
Arlington, VA 22209
(800) 870-3676 toll-free

U.S. Department of Commerce

www.commerce.gov

International Trade Administration

Northern Virginia Export Assistance Center

1401 Wilson Boulevard
Suite 1225
Arlington, VA 22209
(703) 235-0331
(703) 524-2649 fax

U.S. Department of Labor

www.dol.gov

Wage and Hour Division

400 North 8th Street, Suite 416
Richmond, VA 23240
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(866) 487-9243 toll-free

U.S. Patent and Trademark Office

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General Information Services Division

U.S. Patent and Trademark Office
600 Dulany Street, 3rd Floor
Alexandria, VA 22314
(703) 308-4357

U.S. Small Business Administration

www.sba.gov

Federal Building
400 North 8th Street, 11th Floor
Richmond, VA 23240
(804) 771-2400
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(804) 732-8972 fax

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1108 East Main Street
Richmond, VA 23219
(804) 344-0002
(804) 344-0022 fax

Rappahannock Economic Development Corporation

3304 Bourbon Street
Fredericksburg, VA 22408
or
PO Box 863
Fredericksburg, VA 22404
(540) 373-2897
(540) 899-4808 fax

Tidewater Business Financing Group

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(757) 623-2691
(757) 623-0660 fax

Virginia Asset Financing Corporation

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Cities of Bedford and Lynchburg, and
the Towns of Altavista and Amherst

The Center for Community Development

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Portsmouth, VA 23704
(757) 399-0925
(757) 399-2642 fax

Service Areas: *Tidewater/Hampton
Roads, VA*: Portsmouth, Norfolk,
Chesapeake, Virginia Beach, Suffolk,
Hampton, Newport News, and
Williamsburg; *The Middle Peninsula*:
Gloucester, Matthews County, King
& Queen, King George, and other
surrounding counties; *Eastern Shore,*
VA: Accomack and Northampton
Counties

Center for Community Development
c/o Norfolk Redevelopment and
Housing Authority
201 Granby Street, 6th Floor
Norfolk, VA 23510
(757) 623-1111
(757) 626-1607 fax

U.S. Small Business Administration (cont.)

Center for Community Development
c/o Hampton University Business
Incubator
6 West County Street, Suite 106
Hampton, VA 23663
(757) 728-9671

Crater Development Company

1964 Wakefield Street
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Petersburg, VA 23805
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Brunswick, Dinwiddie, Greensville,
Isle of Wight, Prince George,
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(703) 685-0529 fax

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Service Areas: Counties of Albemarle,
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(276) 619-2238
(276) 628-2931 fax

Service Areas: Counties of Buchanan,
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Lee, Russell, Scott, Smyth, Tazewell,
Washington, Wise, Wythe. Cities of
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Richmond Economic Development Corporation

501 E. Franklin Street, Suite 358
Richmond, VA 23219
(804) 780-3013
(804) 788-4310 fax

Service Areas: City of Richmond,
Enterprise Zone Areas

Total Action Against Poverty

145 Campbell Avenue, SW
Suite 303
PO Box 2868
Roanoke, VA 24001
(540) 344-7006
(540) 344-6998 fax

Service Areas: Counties of Alleghany,
Bath, Botetourt, Craig, and Roanoke.
Cities of Clifton Forge, Covington,
Roanoke, and Salem

Virginia Community Development Loan Fund

1624 Hull Street
Richmond, VA 23224
(804) 233-2014
(804) 233-2158 fax

Service Areas: Counties of Hanover,
Henrico, Chesterfield, Goochland,

and Powhatan. Cities of Petersburg,
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Bristol SCORE

Chapter #196

20 Volunteer Parkway
PO Box 519
Bristol, VA 24203
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Central Virginia SCORE

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Hampton Roads SCORE

Chapter #60

Federal Building, Room 737
200 Granby Street
Norfolk, VA 23510
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Lynchburg SCORE

Chapter #529

Federal Building
1100 Main Street, Room 102
Lynchburg, VA 24504
(434) 846-3235

Martinsville SCORE

Chapter #540

c/o Martinsville
Chamber of Commerce
115 Broad Street
PO Box 709
Martinsville, VA 24114
(276) 632-6401

**Peninsula SCORE
Chapter #100**

c/o Peninsula
Chamber of Commerce
1919 Commerce Drive
Suite 320
PO Box 7269
Hampton, VA 23666
(757) 262-2000

**Prince William SCORE
Chapter #530**

c/o Prince William County Chamber
of Commerce
8963 Center Street
Manassas, VA 20110
(703) 368-6600

**Richmond SCORE
Chapter #12**

400 North 8th Street
Federal Building
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PO Box 10126
Richmond, VA 23240
(804) 771-2400, Ext. 131

**Roanoke SCORE
Chapter #26**

250 Franklin Road, SW
Room 716
Roanoke, VA 24011
(540) 857-2834

**Shenandoah Valley SCORE
Chapter #427**

c/o Waynesboro Chamber of
Commerce
301 West Main Street
Waynesboro, VA 22980
(540) 949-4423

**Williamsburg SCORE
Chapter #549**

c/o Williamsburg Chamber of
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Bank of America Funding
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Virginia Chamber of Commerce

www.vachamber.com

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(804) 644-1607
(804) 783-6112 fax

Local Chambers of Commerce

Abingdon

-See Washington County

Accomack County

-See Eastern Shore

Albemarle County

-See Charlottesville

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www.alexchamber.com
801 North Fairfax Street
Suite 402
Alexandria, VA 22314
(703) 549-1000
(703) 739-3805 fax

Alleghany Highlands

www.ahchamber.com
241 West Main Street
Covington, VA 24426
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(540) 962-2179 fax

Virginia Chamber of Commerce—Local Chambers of Commerce (cont.)

Altavista Area

www.altavistachamber.org

414 Washington Street

PO Box 606

Altavista, VA 24517

(434) 369-6665

(434) 369-6665 fax

Amelia County

-See Crewe

Amherst County

www.amherstvachamber.com

154 South Main Street

PO Box 560

Amherst, VA 24521

(434) 946-0990

(434) 946-0879 fax

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7263 Maple Place, #207

Annandale, VA 22003

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Appomattox, VA 24522

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(434) 352-2621 fax

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www.arlingtonchamber.org

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PO Box 1107

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www.bathcountyva.org

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Hot Springs, VA 24445

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(540) 839-5409 fax

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Berryville, VA 22611

(540) 955-4200

(540) 955-9091 fax

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-See Montgomery

Blackstone

www.blackstoneva.com

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Blackstone, VA 23824

(434) 292-1677

(434) 292-1588 fax

Bland County

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Greater Bluefield

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Bluefield, WV 24701

(304) 327-7184

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(540) 896-2825 fax

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(276) 728-5397
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Charles City County

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Charlotte Court House, VA 23923
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(804) 372-4699 fax

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Colonial Beach, VA 22443
(804) 224-8145

Colonial Heights

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Colonial Heights, VA 23834
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(804) 526-9637 fax

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Craig County

-See Giles County

Crewe-Burkeville

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(434) 645-7222
(434) 645-7232 fax

Culpeper County

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109 South Commerce Street
Culpeper, VA 22701

Virginia Chamber of Commerce—Local Chambers of Commerce (cont.)

(540) 825-8628

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Cumberland County

-See Farmville

Danville-Pittsylvania County

www.dpchamber.org

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www.dickensonchamber.net

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Clintwood, VA 24228

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Dulles Area

-See Herndon Dulles

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Melfa, VA 23410

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www.cfcc.org

11166 Fairfax Boulevard

1st Floor

Fairfax, VA 22030

(703) 591-2450

(703) 591-2820 fax

Fairfax County

www.fccc.org

8230 Old Courthouse Road

Suite 350

Vienna, VA 22182

(703) 749-0400

(703) 749-9075 fax

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www.fallschurchchamber.org

417 West Broad Street, #207

Falls Church, VA 22046

(703) 532-1050

(703) 237-7904 fax

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www.chamber.farmville.net

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PO Box 361

Farmville, VA 23901

(434) 392-3939

(434) 392-3160 fax

Fauquier County

www.fauquierchamber.org

183-A Keith Street

Warrenton, VA 20186

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(540) 347-7510 fax

Floyd County

www.visitfloyd.org

PO Box 510

Floyd, VA 24091

(703) 745-4407

(703) 745-4407 fax

Fluvanna County

www.fluvannachamber.org

PO Box 93

Palmyra, VA 22963

(434) 589-3262

(434) 589-6212 fax

Franklin County

www.franklincounty.org

380 Franklin Street

PO Box 158

Rocky Mount, VA 24151

(540) 483-9542

(540) 483-0653 fax

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-See Winchester

Fredericksburg Regional

www.fredericksburgchamber.org

PO Box 7476

Fredericksburg, VA 22404

(540) 373-9400

(540) 373-9570 fax

Front Royal-Warren County

www.frontroyalchamber.com

414 East Main Street

Front Royal, VA 22630

(540) 635-3185

(540) 635-9758 fax

Galax-Carroll-Grayson

www.gcgchamber.com

608 West Stuart Drive

Galax, VA 24333

(276) 236-2184

(276) 236-1338 fax

Gate City

-See Scott County

Giles County

101 South Main Street

Pearisburg, VA 24134

(540) 921-5000

(540) 921-3892 fax

Gloucester County

www.gloucestervacc.com

PO Box 296

Gloucester, VA 23061

(804) 693-2425

(804) 693-7193 fax

Goochland County

www.goochlandchamber.org

2941 River Road West

PO Box 123

Goochland, VA 23063

(804) 556-3811

(804) 556-2131 fax

Grayson County

-See Galax

Halifax County

www.halifaxchamber.net

515 Broad Street

PO Box 399

South Boston, VA 24592

(434) 572-3085

(434) 572-1733 fax

Hampton Roads

www.hrccva.com

PO Box 327

Norfolk, VA 23501

(757) 622-2312

Chesapeake Division

400 Volvo Parkway

Chesapeake, VA 23220

(757) 664-2591

(757) 548-1835 fax

Norfolk Division

420 Bank Street

Norfolk, VA 23510

(757) 664-2524

(757) 622-5563 fax

Portsmouth Division

200 High Street

Suite 201

Portsmouth, VA 23705

(757) 664-2561

(757) 397-4483 fax

Suffolk Division

127 East Washington Street

Suffolk, VA 23434

(757) 664-2611

(757) 925-1281 fax

Virginia Beach Division

222 Central Park Avenue

Suite 1010

Virginia Beach, VA 23462

(757) 664-2575

(757) 473-8208 fax

Hanover Association of Businesses

www.habcc.com

PO Box 16

Ashland, VA 23005

(804) 798-8130

(804) 798-0014 fax

Harrisonburg-Rockingham

www.hrchamber.org

800 Country Club Road

Harrisonburg, VA 22802

(540) 434-3862

(540) 434-4508 fax

Herndon Dulles

www.herndondulleschamber.org

Chantilly Office

14231 Willard Road

Suite 100

Chantilly, VA 20151

(571) 323-5300

(703) 787-8859 fax

Herndon Office

730 Elden Street

PO Box 327

Herndon, VA 20172

(571) 323-5300

(703) 787-8859 fax

Virginia Chamber of Commerce—Local Chambers of Commerce (cont.)

Highland County

www.highlandcounty.org

PO Box 223

Monterey, VA 24465

(540) 468-2550

(540) 468-2551 fax

Hopewell-Prince George

www.hpgchamber.org

PO Box 1297

Hopewell, VA 23860

(804) 458-5536

(804) 458-0041 fax

Isle of Wight-Smithfield

www.theisle.org

PO Box 38

Smithfield, VA 23431

(757) 357-3502

(757) 357-6884 fax

Kenbridge

PO Box 733

Kenbridge, VA 23944

(434) 676-1558

King George County

PO Box 164

King George, VA 22485

(540) 775-2024

(540) 775-4099 fax

Lancaster County

www.lancasterva.com

PO Box 1868

Kilmarnock, VA 22482

(804) 435-6092

(804) 435-3092 fax

Lee County Area

www.leecountyvachamber.org

PO Box 417

Pennington Gap, VA 24277

(276) 546-2233

Virginia Employment Commission

Lexington-Rockbridge County

www.lexrockchamber.com

100 East Washington Street

Lexington, VA 24450

(540) 463-5375

(540) 463-3567 fax

Loudoun County

www.loudounchamber.org

PO Box 1298

Leesburg, VA 20177

(703) 777-2176

(703) 777-1392 fax

Louisa County

PO Box 955

Louisa, VA 23093

(540) 967-0944

(540) 967-0050 fax

Lunenburg County

General Delivery

Lunenburg, VA 23952

(434) 696-9750

Luray-Page County

www.luraypage.com

46 East Main Street

Luray, VA 22835

(540) 743-3915

(540) 743-3944 fax

Lynchburg Regional

www.lynchburgchamber.org

2015 Memorial Avenue

Lynchburg, VA 24501

(434) 845-5966

(434) 522-9592 fax

Madison

www.madison-va.com

110 A. North Main Street

Madison, VA 22727

(540) 948-4455

(540) 948-3174 fax

Martinsville-Henry County

www.mhcchamber.com

115 Broad Street

PO Box 709

Martinsville, VA 24114

(276) 632-6401

(276) 632-5059 fax

Mathews County

www.mathewschamber.org

PO Box 1126

Mathews, VA 23109

(804) 725-9000

(804) 725-9009 fax

Greater McLean

www.mcleanchamber.org

1437 Balls Hill Road

McLean, VA 22101

(703) 356-5424

(703) 356-9244 fax

Montgomery County

www.montgomerycc.org

103 Professional Park Drive

Blacksburg, VA 24060

(540) 552-2636

(540) 552-2639 fax

Mt. Jackson

www.mountjacksonva.org

PO Box 111

Mt. Jackson, VA 22842

(540) 477-3275

(540) 477-3011 fax

Mt. Vernon-Lee

www.mtvernon-leechamber.org

8804-D Pear Tree Village Court

Alexandria, VA 22309

(703) 360-6925

(703) 360-6928 fax

Nelson County

www.nelsoncounty.com

PO Box 182

Lovingston, VA 22949

(434) 263-5971

New Kent

www.newkentchamber.org

6339 Pocahontas Trail

Providence Forge, VA 23140

(804) 966-9042

(804) 932-8902 fax

New Market Area

www.shenandoah.com/newmarket

PO Box 57

New Market, VA 22844

(540) 740-3212

(540) 740-4234 fax

Northumberland County

www.rivnet.net/chamber

PO Box 149

Callao, VA 22435

(804) 529-5031

(804) 529-5031 fax

Orange County

www.orangevachamber.com

113 West Main Street

PO Box 146

Orange, VA 22960

(540) 672-5216

(540) 672-2304 fax

Patrick County

www.patrickchamber.com

212 Johnson Street

PO Box 577

Stuart, VA 24171

(276) 694-6012

(276) 694-3582 fax

Petersburg

www.petersburg-va.org/chamber/

325 East Washington Street

Petersburg, VA 23803

(804) 733-8131

(804) 733-9891 fax

Pittsylvania County

-See Danville

Powhatan

www.powhatan-chamberofcommerce.org

3829 Old Buckingham Road

PO Box 643

Powhatan, VA 23139

(804) 598-2636

(804) 598-2636 fax

**Prince William County-
Greater Manassas**

www.pwcgmcc.org

8963 Center Street

Manassas, VA 20110

(703) 368-6600

(703) 368-4733 fax

Prince William Regional

www.regionalchamber.org

4320 Ridgewood Center Drive

Prince William, VA 22192

(703) 590-5000

(703) 590-9815 fax

Pulaski County

www.swva.net/pulaskichamber

4440 Cleburne Boulevard

Suite B

Dublin, VA 24084

(540) 674-1991

Radford

www.radfordchamber.com

27 West Main Street

Radford, VA 24141

(540) 639-2202

(540) 639-2228 fax

Greater Reston

www.restonchamber.org

1763 Fountain Drive

Reston, VA 20190

(703) 707-9045

(703) 707-9049 fax

Richlands Area

1413 Front Street

Richlands, VA 24641

(276) 963-3385

(276) 963-4278 fax

Greater Richmond

www.grcc.com

Main Street Centre

600 East Main Street

Suite 700

Richmond, VA 23219

(804) 648-1234

(804) 780-0344 fax

Roanoke Regional

www.roanokechamber.org

212 South Jefferson Street

Roanoke, VA 24011

(540) 983-0700

(540) 983-0723 fax

Russell County

www.russellcountyva.org

232 West Main Street

PO Box 926

Lebanon, VA 24266

(276) 889-8041

(276) 889-8002 fax

Salem-Roanoke County

www.s-rcchamber.org

611 East Main Street

Virginia Chamber of Commerce—Local Chambers of Commerce (cont.)

PO Box 832
Salem, VA 24153
(540) 387-0267
(540) 387-4110 fax

Scott County

www.mounet.com/~scottcc

PO Box 609
Gate City, VA 24251
(276) 386-6665
(276) 386-9198 fax

Scottsville

www.scottsvilleva.com

PO Box 11
Scottsville, VA 24590
(434) 286-6000
(434) 286-9102 fax

Smith Mountain Lake

www.sml-chamber.com

16430 Booker T. Washington
Highway
Unit 2
Moneta, VA 24121
(540) 721-1203
(540) 721-7796 fax

Smyth County

www.smythchamber.org

214 West Main Street
PO Box 924
Marion, VA 24354
(276) 783-3161
(276) 783-8003 fax

South Hill

www.southhillchamber.com

201 South Mecklenburg Avenue
South Hill, VA 23970
(804) 447-4547
(804) 447-4461 fax

Greater Springfield

www.springfieldchamber.org

6434 Brandon Ave
Suite 3A
Springfield, VA 22150
(703) 866-3500
(703) 866-3501 fax

Staunton

-See Greater Augusta Regional

Strasburg

www.strasburgva.com

132 West King Street
PO Box 42
Strasburg, VA 22657
(540) 465-3187
(540) 465-2812 fax

Surry County

www.surrychamber.org

PO Box 353
Surry, VA 23883
(757) 294-0066

Sussex County

www.sussexvachamber.org

PO Box 1303
Sussex, VA 23884
(434) 246-8022
(434) 246-8022 fax

Tappahannock-Essex

www.essex-virginia.org

PO Box 481
Tappahannock, VA 22560
(804) 443-5241
(804) 443-4157 fax

Tazewell Area

www.tazewellchamber.org

Tazewell Mall, Box 6
Tazewell, VA 24651

(276) 988-5091
(276) 988-5093 fax

U.S.

www.uschamber.com
1615 H Street, NW
Washington, DC 20062
(202) 659-6000
(202) 463-5836 fax

Victoria

PO Box 949
Victoria, VA 23974
(434) 696-2343

Vienna-Tysons Regional

www.vtrcc.org
513 Maple Avenue, West
2nd Floor
Vienna, VA 22180
(703) 281-1333
(703) 242-1482 fax

Vinton

www.vintonchamber.com
PO Box 83
Vinton, VA 24179
(540) 343-1364

Virginia Hispanic

www.vahcc.com

Headquarters
10700 Midlothian Turnpike
Suite 200
Richmond, VA 23235
(804) 378-4099
(804) 379-1727 fax

Northern Virginia
8300 Boone Boulevard
4th Floor
Vienna, VA 22182
(703) 790-0303
(703) 893-1269 fax

Virginia Peninsula

www.vpcc.org

21 Enterprise Parkway
Suite 100
Hampton, VA 23666
(757) 262-2000
(757) 262-2009 fax

Warsaw-Richmond County

www.warsaw-rcchamber.com

PO Box 1141
Warsaw, VA 22572
(804) 313-2252

Greater Washington Board of Trade

www.bot.org

1725 I Street, NW
Suite 200
Washington, DC 20006
(202) 857-5900
(202) 223-2648 fax

Washington County

www.washingtonvachamber.org

179 East Main Street
Abingdon, VA 24210
(276) 628-8141
(276) 628-3984 fax

Waynesboro

-See Greater Augusta Regional

West Point/Tri-Rivers

www.westpointvachamber.com

PO Box 1035
West Point, VA 23181
(804) 843-4620
(804) 843-4396 fax

Westmoreland County

www.wcchamber.com

PO Box 785
Montross, VA 22520

(804) 493-8440
(804) 472-5528 fax

Williamsburg Area

www.williamsburgcc.com

421 Boundary Street
PO Box 3620
Williamsburg, VA 23187
(757) 229-6511
(757) 229-2047 fax

Winchester-Frederick County

www.winchesterva.org

Kurtz Business Centre
2 North Cameron Street
Winchester, VA 22601
(540) 662-4118
(540) 722-6365 fax

Wise County

www.wisecountychamber.org

PO Box 226
Norton, VA 24273
(276) 679-0961
(276) 679-2655 fax

Woodstock

www.woodstockva.com

PO Box 605
Woodstock, VA 22664
(540) 459-2542
(540) 459-3085 fax

Wytheville-Wythe-Bland

<http://chamber.wytheville.com>

PO Box 563
Wytheville, VA 24382
(276) 223-3365
(276) 223-3315 fax

York County

www.yorkcountycc.org

4328 George Washington
Memorial Hwy
Yorktown, VA 23692
(757) 877-5920
(757) 257-0023 fax

Virginia Community College System

www.vccs.edu

Main Office

101 North 14th Street
15th Floor
Richmond, VA 23219
(804) 819-4901
(804) 819-4760 fax

Blue Ridge Community College

PO Box 80
Weyers Cave, VA 24486
(540) 234-9261
(540) 234-8189 fax

Central Virginia Community College

3506 Wards Road
Lynchburg, VA 24502
(434) 832-7600
(800) 562-3060 toll-free
(434) 386-4700 fax

Dabney S. Lancaster Community College

PO Box 1000
Clifton Forge, VA 24422
(540) 863-2800
(540) 863-2915 fax

Virginia Community College System (cont.)

Danville Community College

1008 South Main Street
Danville, VA 24541
(434) 797-2222
(434) 797-8541 fax

Eastern Shore Community College

29300 Lankford Highway
Melfa, VA 23410
(757) 787-1789
(757) 787-1737 fax

Germanna Community College

Fredericksburg Campus
10000 Germanna Point Drive
Fredericksburg, VA 22408
(540) 710-2000
(540) 710-2101 fax

Locust Grove Campus

2130 Germanna Highway
Locust Grove, VA 22508
(540) 727-3000
(540) 727-3207 fax

J. Sargeant Reynolds Community College

PO Box 85622
Richmond, VA 23285

Downtown Campus

700 East Jackson Street
Richmond, VA 23219
(804) 786-7786
(804) 786-3822 fax

Parham Road Campus

1651 Parham Road

Richmond, VA 23228
(804) 371-3202
(804) 371-3589 fax

Western Campus

1851 Dickinson Road
Goochland, VA 23063
(804) 662-6400
(804) 556-5741 fax

John Tyler Community College

Chester Campus

13101 Jefferson Davis Highway
Chester, VA 23831
(804) 796-4000
(800) 552-3490 toll-free
(804) 796-4364 fax

Midlothian Campus

601 Charter Colony Parkway
Midlothian, VA 23113
(804) 594-1400
(804) 594-1621 fax

Lord Fairfax Community College

Fauquier Campus

6480 College Street
Warrenton, VA 20187-8820
(540) 351-1516
(540) 351-1540 fax

Middletown Campus

173 Skirmisher Lane
PO Box 47
Middletown, VA 22645
(540) 868-7101
(800) 906-5322 toll-free
(540) 868-7103 fax

Mountain Empire Community College

3441 Mountain Empire Road
Big Stone Gap, VA 24219
(276) 523-2400
(276) 523-4130 fax

New River Community College

Drawer 1127
Dublin, VA 24084
(540) 674-3600
(540) 674-3642 fax

Northern Virginia Community College

Alexandria Campus

3001 North Beauregard Street
Alexandria, VA 22311
(703) 845-6200
(703) 845-6238 fax

Annandale Campus

8333 Little River Turnpike
Annandale, VA 22003
(703) 323-3000
(703) 323-3215 fax

Loudoun Campus

1000 Harry Flood Byrd Highway
Sterling, VA 22170
(703) 450-2500
(703) 450-2669 fax

Manassas Campus

6901 Sudley Road
Manassas, VA 20109
(703) 257-6600
(703) 257-6538 fax

Medical Education Center

6699 Springfield Center Drive
Springfield, VA 22150

(703) 257-6600
(703) 257-6538 fax

Woodbridge Campus
15200 Neabsco Mills Road
Woodbridge, VA 22191
(703) 878-5700
(703) 670-8433 fax

**Patrick Henry
Community College**
PO Box 5311
Martinsville, VA 24115
(276) 638-8777
(276) 656-0320 fax

**Paul D. Camp
Community College**

Franklin Campus
PO Box 737
Franklin, VA 23851
(757) 569-6700
(757) 569-6795 fax

Oliver Kermit Hobbs Campus
271 Kenyon Road
Suffolk, VA 23434
(757) 925-6300
(757) 925-6371 fax

**Piedmont Virginia
Community College**
501 College Drive
Charlottesville, VA 22902
(434) 977-3900
(434) 971-8232 fax

**Rappahannock
Community College**

Glenns Campus
12745 College Drive
Glenns, VA 23149
(804) 758-6700
(804) 758-3852 fax

Warsaw Campus
52 Campus Drive
Warsaw, VA 22572
(804) 333-6700
(804) 333-0106 fax

**Southside Virginia
Community College**

Christanna Campus
109 Campus Drive
Alberta, VA 23821
(434) 949-1000
(434) 949-7863 fax

John H. Daniel Campus
200 Daniel Road
Keysville, VA 23947
(434) 736-2000
(434) 736-2082 fax

**Southwest Virginia
Community College**
PO Box SVCC
Richlands, VA 24641
(276) 964-2555
(276) 964-9307 fax

**Thomas Nelson
Community College**
PO Box 9407
Hampton, VA 23670
(757) 825-2700
(757) 825-2854 fax

Williamsburg Area
161-C John Jefferson Square
Williamsburg, VA 23185
(757) 253-4300
(757) 253-4335 fax

**Tidewater
Community College**

121 College Place
Norfolk, VA 23510
(757) 822-1000
(757) 822-1060 fax

Chesapeake Campus
1428 Cedar Road
Chesapeake, VA 23320
(757) 822-5100
(757) 822-5203 fax

**Thomas W. Moss, Jr.
Norfolk Campus**
300 Granby Street
Norfolk, VA 23510
(757) 822-1111
(757) 822-1189 fax

Portsmouth Campus
7000 College Drive
Portsmouth, VA 23703
(757) 822-2121
(757) 483-9169 fax

Virginia Beach Campus
1700 College Crescent
Virginia Beach, VA 23456
(757) 822-7100
(757) 427-0096 fax

**Virginia Highlands
Community College**
PO Box 828
Abingdon, VA 24212
(276) 739-2400
(276) 739-2590 fax

Virginia Community College System (cont.)

Virginia Western Community College

PO Box 14007
Roanoke, VA 24038
(540) 857-7231
(540) 857-7544 fax

Wytheville Community College

1000 East Main Street
Wytheville, VA 24382
(276) 223-4700
(276) 223-4778 fax

Virginia Economic Development Partnership

www.yesvirginia.org

901 East Byrd Street
Riverfront Plaza
19 West Tower
PO Box 798
Richmond, VA 23218
(804) 371-8100
(804) 371-8185 fax

Virginia Employment Commission

www.VaEmploy.Com

PO Box 1358 (23218)
703 East Main Street
Richmond, VA 23219

Customer Service

(804) 786-4359

Field Operations

(804) 786-3004

Labor Market and Demographic Analysis

(804) 786-8223

VEC Field Offices

Hours of Operation

VEC field offices are generally open weekdays from 8:30 am until 4:30 pm. Each office has the option to adjust hours of service based on local community and/or agency needs. It is suggested that you contact the office to determine their specific hours of operation.

For the most up-to-date field office listing, please check www.vec.virginia.gov/vecportal/field/field_offices.cfm.

Alexandria

5520 Cherokee Avenue
Alexandria, VA 22312
(703) 813-1300
(703) 813-1380 fax

Bristol

192 Bristol East Road
PO Box 16129
Bristol, VA 24209
(276) 642-7350
(276) 642-7362 fax

Buena Vista

U.S. Route 60
2164 East Midland Trail
PO Box 191
Buena Vista, VA 24416

(540) 261-2188
(540) 261-1714 fax

Cedar Bluff

12061 Governor G.C. Perry Hwy
Suite 3-4
PO Box 1850
Cedar Bluff, VA 24609
(276) 964-4007
(276) 963-0049 fax

Charlottesville

400 Preston Avenue
PO Box 1587
Charlottesville, VA 22902
(434) 984-7630
(434) 295-4234 fax

Chesapeake

504 Cedar Road
Chesapeake, VA 23322
(757) 547-9717
(757) 547-9727 fax

Covington

106 North Maple Avenue
PO Box 918
Covington, VA 24426
(540) 962-0983
(540) 962-8750 fax

Culpeper

529 Meadowbrook
Shopping Center
PO Box 969
Culpeper, VA 22701
(540) 829-7430
(540) 829-7435 fax

Danville

165 Deer Run Road
PO Box 11087
Danville, VA 24543
(434) 791-5291
(434) 791-5290 fax

Eastern Shore

Chesapeake Square
Shopping Center
25036 Lankford Hwy, Unit 16
PO Box 9
Onley, VA 23418
(757) 302-2029
(757) 302-2026 fax

Emporia

1746 East Atlantic Street
Emporia, VA 23847
(434) 634-2326
(434) 634-9943 fax

Fairfax

13135 Lee Jackson Highway
Suite 340
Fairfax, VA 22033
(703) 803-0000
(703) 803-0042 fax

Farmville

1705 East Third Street
PO Box 392
Farmville, VA 23901
(434) 392-8871
(434) 392-1893 fax

Fishersville

1076 Jefferson Highway
Staunton, VA 24401
(540) 332-7750
(540) 332-7764 fax

Fredericksburg

3501 Lafayette Boulevard
PO Box 7106
Fredericksburg, VA 22404
(540) 898-3806
(540) 891-3128 fax

Galax

963 East Stuart Drive
PO Box 1398
Galax, VA 24333

(276) 236-5105
(276) 236-6119 fax

Hampton

Peninsula Workforce
Development Center
600 Butler Farm Road
Suite B
Hampton, VA 23666
(757) 865-5800
(757) 865-5824 fax

Harrisonburg

1909-A East Market Street
PO Box 351
Harrisonburg, VA 22803
(540) 434-2513
(540) 434-0803 fax

Lynchburg

3125 Odd Fellows Road
PO Box 10849
Lynchburg, VA 24506
(434) 947-6671
(434) 947-2339 fax

Marion

1590 North Main Street
PO Box 1650
Marion, VA 24354
(276) 781-7431
(276) 781-7443 fax

Martinsville

1075 Spruce Street
PO Box 4306
Martinsville, VA 24115
(276) 632-3270
(276) 632-9425 fax

Norfolk

5145 East Virginia Beach Boulevard
Norfolk, VA 23502
(757) 455-3960
(757) 455-3990 fax

Norton

1725 Park Avenue, SW
PO Box 660
Norton, VA 24273
(276) 679-9413
(276) 679-9203 fax

Portsmouth

2011 Queen Street
Portsmouth, VA 23704
(757) 314-1526
(757) 314-1449 fax

Prince William

13370 Minnieville Road
Woodbridge, VA 22192
(703) 897-0407
(703) 897-0440 fax

Radford

206 Third Avenue
Radford, VA 24141
(540) 831-5980
(540) 831-6137 fax

Richmond East

3751 Nine Mile Road, Suite A
Richmond, VA 23223
(804) 236-3500
(804) 236-3540 fax

Richmond South

6707 Warwick Road
PO Box 13327
Richmond, VA 23225
(804) 674-2368
(804) 674-3655 fax

Roanoke

5060 Valley View Boulevard NW
PO Box 40008
Roanoke, VA 24022
(540) 561-7525
(540) 561-7520 fax

Virginia Employment Commission—Field Offices (cont.)

South Boston

1438 Seymour Drive
PO Box 483
South Boston, VA 24592
(434) 572-8674
(434) 572-3800 fax

South Hill

910 North Mecklenburg Avenue
PO Box 485
South Hill, VA 23970
(434) 447-8700
(434) 447-5842 fax

Suffolk

2019 Meade Parkway
PO Box 1650
Suffolk, VA 23439
(757) 925-2376
(757) 925-1510 fax

Tri-Cities

5240 Oaklawn Boulevard
PO Box 1111
Petersburg, VA 23804
(804) 541-6548
(804) 541-6517 fax

Warsaw

14243 Historyland Highway
PO Box 67
Warsaw, VA 22572
(804) 333-3675
(804) 333-5388 fax

Williamsburg

Williamsburg Crossing
Shopping Center
5235 John Tyler Highway
Williamsburg, VA 23185
(757) 253-4738
(757) 253-4063 fax

Winchester

100 Premier Place
Winchester, VA 22602
(540) 722-3415
(540) 722-3418 fax

Wytheville

870 East Main Street
Suite 200
PO Box 673
Wytheville, VA 24382
(276) 228-4051
(276) 228-7399 fax

VEC Field Office Military Sites (for job services only)

Fort Eustis

601 Washington Boulevard
Building 601, ACS
Fort Eustis, VA 23604
(757) 878-0906
(757) 878-0908 fax

Fort Lee

1403 Mahone Avenue
Building 9028
Fort Lee, VA 23801
(804) 862-6106
(804) 734-6603 fax

Norfolk Navy Base

7928 14th Street
Suite 154
Norfolk, VA 23505
(757) 440-4024
(757) 444-4725 fax

Itinerant Offices

Clintwood

Clintwood Town Hall
Main Street
Clintwood, VA 24228
(276) 926-5141
Hours of operation: Wednesday only

Lebanon

Route 19, Cedar Center
Lebanon, VA 24226
(276) 889-1473
Hours of operation: Thursday only,
9:00 am-3:30 pm

Pennington Gap

Town Hall of Pennington Gap
131 Constitution Road
Pennington Gap, VA 24227
(276) 546-1187
Hours of operation: Thursday only

Rocky Mount

Franklin County Workforce
Development Consortium
70 Wray Street
Rocky Mount, VA 24151
(540) 483-0179
(540) 483-1297 fax
Hours of operation: Thursday only,
9:00 am-5:00 pm

Stuart

Patrick Henry Community College
Johnson Street
Stuart, VA 24171
Hours of operation: 8:30 am-noon,
1:00 pm-4:00 pm (Schedule may vary
during holiday weeks)

Workforce Investment Boards (WIB) and Virginia Workforce Network Centers (VWNC)

WIB Area 1

Southwestern Virginia

318 Clinch Mountain Avenue
PO Box 2439
Lebanon, VA 24266
(276) 883-4034

Jurisdictions: Counties of Buchanan, Dickenson, Lee, Russell, Scott, Tazewell, and Wise. City of Norton.

VA Workforce Network Centers

Cane Creek Jonesville

Lee County Workforce Center
Highway 58
P.O. Box 348
Jonesville, VA 24263
(276) 546-0940
(276) 546-0942 fax

Cedar Bluff

VEC Field Office
679 Claypool Hill Mall Road
Cedar Bluff, VA 24609
(276) 964-4007
(276) 963-6207 fax

Clintwood

Dickenson County Workforce Center
PO Box 1439
Clintwood, VA 24228
(276) 926-8135
(276) 926-8244 fax

Gate City

Scott County Workforce Center

112 Beech Street, Suite 3
Gate City, VA 24251
(276) 386-6549
(276) 386-3387 fax

Lebanon

Russell County Workforce Center
PO Box 729
Lebanon, VA 24266
(276) 889-1473
(276) 889-4984 fax

North Tazewell

Tazewell County Workforce Center
200 East Riverside Drive
North Tazewell, VA 24630
(276) 988-5583
(276) 988-4041 fax

Norton

VEC Field Office
1725 Park Avenue SW
PO Box 660
Norton, VA 24273
(276) 679-9413
(276) 679-9203 fax

Vansant

Buchanan County Workforce Center
Route 83
PO Box 89
Vansant, VA 24656
(276) 597-2528
(276) 597-2431 fax

WIB Area 2

New River/Mt. Rogers

6580 Valley Center Drive
Box 23
Radford, VA 24141
(540) 633-6764

Jurisdictions: Counties of Bland, Carroll, Floyd, Giles, Grayson,

Montgomery, Pulaski, Smyth, Washington, and Wythe. Cities of Bristol, Galax, and Radford.

VA Workforce Network Centers

Bristol

People Incorporated Workforce Development
2603 Osborne Street
Suite 1
Bristol, VA 24201
(276) 466-5587
(276) 466-0728 fax

VEC Field Office

192 Bristol East Road
PO Box 16129
Bristol, VA 24209
(276) 642-7350
(276) 642-7361 fax

Christiansburg

Workforce Development Center
207 West Main Street
Suite 4
Christiansburg, VA 24073
(540) 381-0838
(540) 381-1257 fax

Dublin

Workforce Development Center
106 Town Center Drive
PO Box 1412
Dublin, 24084
(540) 674-1721
(540) 674-2691 fax

Floyd

Workforce Development Center
323 Floyd Highway South
Floyd, VA 24091

VEC—WIBs and VWNCs (cont.)

(540) 745-7079
(540) 745-7379 fax

Galax

VEC Field Office
963 East Stuart Drive
Galax, VA 24333
(276) 236-5105
(276) 236-6119 fax

Marion

VEC Field Office
1590 North Main Street
PO Box 1650
Marion, VA 24354
(276) 781-7431
(276) 781-7438 fax

Narrows

Giles County Partnership Workforce
Development Center
211 Main Street
Suite 101
Narrows, VA 24124
(540) 726-8201
(540) 726-8203 fax

Radford

VEC Field Office
206 Third Avenue
Radford, VA 24141
(540) 831-5980
(540) 831-6137 fax

Wytheville

VEC Field Office
870 East Main Street
PO Box 673
Wytheville, VA 24382
(276) 228-4051
(276) 228-7399 fax

WIB Area 3

Western Virginia

108 North Jefferson Street
Suite 503
Roanoke, VA 24016
(540) 767-6149

Jurisdictions: Counties of Allegany,
Botetourt, Craig, Franklin, and
Roanoke. Cities of Covington,
Roanoke, and Salem.

VA Workforce Network Centers

Covington

VEC Field Office
106 North Maple Avenue
PO Box 918
Covington, VA 24426
(540) 962-1151
(540) 962-8750 fax

Roanoke

VEC Field Office
5060 Valley View Boulevard
Roanoke, VA 24012
(540) 561-7480
(540) 561-7510 fax

Rocky Mount

Franklin County Workforce Center
70 Wray Street
Roanoke, VA 24151
(540) 483-0179
(540) 483-1237 fax

WIB Area 4

Shenandoah Valley

1909-A East Market Street
PO Box 869
Harrisonburg, VA 22803
(540) 442-7134

Jurisdictions: Counties of Augusta,
Bath, Highland, Page, Rockbridge,
and Rockingham. Cities of Buena
Vista, Harrisonburg, Lexington,
Staunton, and Waynesboro.

VA Workforce Network Centers

Buena Vista

VEC Field Office
2164 East Midland Trail
P. O. Box 191
Buena Vista, VA 24416
(540) 261-3920
(540) 261-1714 fax

Harrisonburg

VEC Field Office
1909-A East Market Street
P. O. Box 351
Harrisonburg, VA 22803
(540) 434-8946
(540) 434-0803 fax

Luray

Workforce Job Center
58 West Main Street
Luray, VA 22835
(540) 743-4320
(540) 743-7609 fax

Staunton

VEC Field Office
1076 Jefferson Highway
Staunton, VA 24401
(540) 942-4138
(540) 332-7764 fax

WIB Area 5

Northern Shenandoah Valley

149 North Loudoun Street., #12
Winchester, VA 22601
(540) 535-0997

Jurisdictions: Counties of Clarke, Frederick, Shenandoah, and Warren. City of Winchester.

VA Workforce Network Centers

Middletown

Middletown Workforce Center
Lord Fairfax Community College
173 Skirmisher Lane
Middletown, VA 22645
(540) 868-7284
(540) 868-7020 fax

Winchester

VEC Field Office
Winchester Workforce Center
100 Premier Place
Winchester, VA 22602
(540) 535-2861
(540) 722-3418 fax

Woodstock

Shenandoah County Government Offices
600 North Main Street
Suite 108
Woodstock, VA 22664
(540) 868-7284
(540) 868-7020 fax

WIB Area 6

Piedmont Workforce Network
300 East Main Street, 1st Floor
PO Box 1505
Charlottesville, VA 22902
(434) 979-7310

Jurisdictions: Counties of Albemarle, Culpeper, Fauquier, Fluvanna, Greene, Loudoun, Madison, Nelson, Orange, and Rappahannock. City of Charlottesville.

VA Workforce Network Centers

Charlottesville

VEC Field Office
Piedmont Works
400 Preston Avenue
Suite 100
Charlottesville, VA 22902
(804) 296-2812
(804) 296-2760 fax

Albemarle Dept. of Social Services
1600 5th Street
Charlottesville, VA 22902
(434) 972-4010
(434) 972-4080 fax

Culpeper

VEC Field Office
529 Meadowbrook Shopping Center
Culpeper, VA 22701
(540) 829-7305
(540) 829-7435 fax

Culpeper Career Center
219 East Davis Street
Suite 140
Culpeper, VA 22701
(540) 727-0372
(540) 829-4956 fax

Madison

Madison Department of Social Services
101 South Main Street
PO Box 176
Madison, VA 22727
(540) 948-5521
(540) 948-3762 fax

Orange

Career Center of Orange

107 North Madison Road
Orange, VA 22960
(540) 672-0548
(540) 672-0974 fax

Warrenton

The Workplace
205 Keith Street
Warrenton, VA 20186
(540) 349-9103
(540) 349-8442 fax

Washington

Rappahannock Career Resource Center
354 Gay Street
PO Box 87
Washington, VA 22747
(540) 675-2631
(540) 675-2531 fax

WIB Area 7

Region 2000/Central Virginia

915 Main Street, Suite 303
PO Box 212
Lynchburg, VA 24505
(434) 845-1932

Jurisdictions: Counties of Amherst, Appomattox, Bedford, and Campbell. Cities of Bedford and Lynchburg.

VA Workforce Network Centers

Lynchburg

Region 2000 Career Center
2323 Memorial Avenue
Suite 25
The Plaza, Lower Level
Lynchburg, VA 24501
(434) 455-5940
(434) 455-5944 fax

VEC—WIBs and VWNCs (cont.)

WIB Area 8

South Central

1012-I West Third Street
Farmville, VA 23901
(434) 392-4737

Jurisdictions: Counties of Amelia, Brunswick, Buckingham, Charlotte, Cumberland, Halifax, Lunenburg, Mecklenburg, Nottoway, and Prince Edward.

VA Workforce Network Centers

Charlotte Court House

Highway 147
P.O. Box 440
Charlotte Court House, VA 23923
(434) 542-5164

Farmville

VEC Field Office
1705 East Third Street
PO Box 392
Farmville, VA 23901
(434) 392-1755
(434) 392-1893 fax

South Boston

VEC Field Office
1438 Seymour Drive
PO Box 483
South Boston, VA 24592
(434) 572-8674
(434) 572-3800 fax

South Hill

VEC Field Office
910 North Mecklenburg Avenue
South Hill, VA 23970
(434) 447-7103

WIB Area 9

Capital Area

5410 Williamsburg Road
Sandston, VA 23150
(804) 226-1941

Jurisdictions: Counties of Charles City, Chesterfield, Goochland, Hanover, Henrico, New Kent, and Powhatan.

VA Workforce Network Centers

Ashland

Ashland Library
201 South Railroad Avenue
Ashland, VA 23005
(804) 798-4072
(804) 798-6276 fax

Charles City

County Building
10900 Courthouse Road
Room 240
Charles City, VA 23030
(804) 829-9201
(804) 829-5819 fax

Community Services Building

10600 Courthouse Road
Charles City, VA 23030
(804) 829-9207
(804) 829-2430 fax

Mechanicsville

Atlee Branch Library
9161 Atlee Road
Mechanicsville, VA 23116
(804) 559-0654
(804) 559-0645 fax

Mechanicsville Library
7179 Stonewall Parkway
Mechanicsville, VA 23111
(804) 746-9615
(804) 730-4299 fax

Powhatan

Powhatan Library
3908 Old Buckingham Road
Suite 3
Powhatan, VA 23139
(804) 598-5670
(804) 598-5671 fax

Providence Forge

Heritage Library
9001 Boulevard
Providence Forge, VA 23140
(804) 966-2480
(804) 966-5982 fax

Richmond

VEC Field Office, East
3751 Nine Mile Road
Suite A
Richmond, VA 23223
(804) 236-3515
(804) 236-3540 fax

Capital Area Training Consortium
7321 White Pine Road
Richmond, VA 23237
(804) 271-8510
(804) 275-0270 fax

Capital Area Agency on Aging
24 East Cary Street
Richmond, VA 23219
(804) 343-3000
(804) 649-2258 fax

Sandston

Capital Area Workforce Center
5410 Williamsburg Road
Richmond, VA 23231

(804) 226-1941

(804) 236-0503 fax

WIB Area 10**City of Richmond**

201 West Broad Street, Suite 100
Richmond, VA 23220
(804) 780-4146

Jurisdiction: City of Richmond

VA Workforce Network Centers**Richmond**

Richmond Career Advancement Center
201 West Broad Street
Suite 100
Richmond, VA 23220
(804) 780-4146, ext. 103
(804) 780-4177 fax

Richmond

VEC Field Office, South
6705 Warwick Road
Richmond, VA 23225
(804) 674-3752
(804) 674-3655 fax

WIB Area 11**Northern Virginia**

8300 Boone Boulevard
Suite 450
Vienna, VA 22182
(703) 752-1606

Jurisdictions: Counties of Fairfax,
Loudoun, and Prince William. Cities

of Fairfax, Falls Church, Manassas,
and Manassas Park.

(703) 777-0150
(703) 777-0350 fax

VA Workforce Network Centers**Alexandria**

Cherokee Avenue Workforce Center
5520 Cherokee Avenue
Suite 100
Alexandria, VA 22312
(703) 813-1300
(703) 813-1338 fax

IMP Job Source Center
8350 Richmond Highway
Suite 327
Alexandria, VA 22309
(703) 704-6286
(703) 704-6296 fax

Fairfax

Fairfax Workforce Center
13135 Lee Jackson Memorial
Highway
Suite 340 A
Fairfax, VA 22033
(703) 803-0000
(703) 803-1127 fax

Falls Church

SkillsSource Center
6245 Leesburg Pike
Suite 315
Falls Church, VA 22044
(703) 533-5400
(703) 241-8413 fax

Leesburg

Loudoun Workforce Resource Center
Shenandoah Building
102 Heritage Way, NE #200
Leesburg, VA 20176

Manassas

Sudley North Employment
Resource Center
7987 Ashton Avenue
Suite 200
Manassas, VA 20109
(703) 792-4090
(703) 792-7365 fax

Reston

Lake Anne Employment
Resource Center
11484 Washington Plaza West
Suite 130
Reston, VA 20190
(703) 787-4974
(703) 787-9232 fax

Woodbridge

VEC - Prince William
One-Stop Center
13370 Minnieville Road
Woodbridge, VA 22192
(703) 897-0407
(703) 897-0440 fax

A.J. Ferlazzo Bldg Employment
Resource Center
15941 Donald Curtis Drive, #180
Woodbridge, VA 22191
(703) 792-4347
(703) 792-4312 fax

WIB Area 12**Alexandria/Arlington**

3033 Wilson Boulevard
Suite 300
Arlington, VA 22201
(703) 228-1322

VEC—WIBs and VWNCs (cont.)

Jurisdictions: County of Arlington.
City of Alexandria.

VA Workforce Network Centers

Alexandria

Alexandria Job Link
2914 Business Center Drive
Alexandria, VA 22314
(703) 838-4316
(703) 838-4057 fax

VEC Field Office
5520 Cherokee Avenue, #100
Alexandria, VA 22312
(703) 813-1300
(703) 813-1338 fax

Arlington

Arlington Employment Center
3033 Wilson Boulevard, 4th floor
Suite 400B
Arlington, VA 22201
(703) 228-1400
(703) 228-1044 fax

WIB Area 13

Bay Consortium

PO Box 1117
Warsaw, VA 22572
(804) 333-4048

Jurisdictions: Counties of Accomack,
Caroline, Essex, King George,
King William, King and Queen,
Lancaster, Matthews, Middlesex,
Northampton, Northumberland,
Richmond, Spotsylvania, Stafford,
and Westmoreland. City of
Fredericksburg.

VA Workforce Network Centers

Fredericksburg

VEC Field Office
3501 Lafayette Boulevard
P. O. Box 7106
Fredericksburg, VA 22404
(540) 898-3800
(540) 891-3128 fax

Onley

VEC Field Office
25036 Lankford Highway, Unit 16
Chesapeake Square Shopping Center
PO Box 9
Onley, VA 23418
(757) 302-2029
(757) 302-2025 fax
(757) 302-2026 fax

Saluda

Job Assistance Center
PO Box 1371
Highway 17 South
Saluda, VA 23149
(804) 758-4683
(804) 758-3678 fax

Warsaw

VEC Field Office
Northern Neck One-Stop
14243 Historyland Highway
PO Box 67
Warsaw, VA 22572
(804) 333-3674
(804) 333-5388 fax

WIB Area 14

Greater Peninsula

11834 Canon Boulevard
Suite M
Hampton, VA 23606
(757) 240-4000

Jurisdictions: Counties of Gloucester,
James City, and York. Cities of
Hampton, Newport News, Poquoson,
and Williamsburg.

VA Workforce Network Centers

Hampton

VEC-Peninsula Worklink
600 Butler Farm Road
Suite B
Hampton, VA 23666
(757) 865-5874 - Worklink
(757) 865-5852 - JobZone
(757) 865-5884 fax

Williamsburg

VEC- Peninsula Worklink
5235 John Tyler Highway
Williamsburg Crossing Shopping
Center
Williamsburg, VA 23185
(757) 253-4738
(757) 253-4063 fax

WIB Area 15

Crater Area

114 North Union Street
Suite A
Petersburg, VA 23923
(804) 732-7053

Jurisdictions: Counties of Dinwiddie,
Greensville, Prince George, Surry,
and Sussex. Cities of Colonial
Heights, Emporia, Hopewell, and
Petersburg.

**VA Workforce
Network Centers**

Emporia

VEC Field Office
1746 East Atlantic Street
Emporia, VA 23847
(434) 634-2326
(866) 270-9193
(434) 634-9943 fax

Hopewell

VEC Field Office
5240 Oaklawn Boulevard
Hopewell, VA 23860
(804) 541-6548
(866) 270-9184
(804) 541-6517 fax

Petersburg

Virginia Workforce Center
114 North Union Street
Suite A
Petersburg, VA 23803
(804) 862-6155
(866) 270-7183
(804) 634-9943 fax

WIB Area 16

Hampton Roads
500 East Plume Street
Suite 700
Norfolk, VA 23510
(757) 314-2370

Jurisdictions: Counties of Isle of Wight and Southampton. Cities of Chesapeake, Franklin, Norfolk, Portsmouth, Suffolk, and Virginia Beach.

**VA Workforce
Network Centers**

Franklin

Paul D. Camp Community
College (JobZone)
100 North College Drive
Franklin, VA 23851
(757) 569-6763
(757) 569-6080
(757) 569-6780 fax

Norfolk

Opportunity, Inc. of Hampton Roads
(JobZone)
Suite 223
Circle East Office Building
861 Glenrock Road,
Norfolk, VA 23502
(757) 461-7537
(757) 455-8413 fax

(JobZone)
5145 East Virginia Beach Boulevard
Norfolk, VA 23502
(757) 455-3960

Suffolk

(JobZone)
125 Tynes Street
Suffolk, VA 23434
(757) 539-8081

WIB Area 17

West Piedmont

914 Brookdale Road
PO Box 4043
Martinsville, VA 24115
(276) 656-6190

Jurisdictions: Counties of Henry, Patrick, and Pittsylvania. Cities of Danville and Martinsville.

**VA Workforce
Network Centers**

Danville

Danville Community College
1008 South Main Street
Danville, VA 24541
(434) 797-8571
(434) 797-8573 fax

VEC Field Office
165 Deer Run Road
PO Box 11087
Danville, VA 24543
(434) 791-5291
(434) 791-5290 fax

Pittsylvania County
Community Action
301 Lynn Street
Danville, VA 24541
(434) 793-5627
(434) 793-7129 fax

Martinsville

Patrick Henry Community College
P. O. Box 5311
645 Patriot Avenue
Martinsville, VA 24115
(276) 656-0331
(276) 656-5490 fax

Stuart

Patrick County Workforce for Career
& Adult Learning Center
108 Blue Ridge Street
PO Box 346
Stuart, VA 24171
(276) 694-6542
(276) 694-6097 fax

Virginia Industries for the Blind

www.vdbvi.org/vib

1535 High Street
Richmond, VA 23220
(804) 786-2057

1102 Monticello Road
Charlottesville, VA 22902
(434) 295-5168

Virginia Manufacturers Association

www.vamanufacturers.com

1108 East Main Street
Suite 700
Richmond, VA 23219
(804) 643-7489
(804) 780-3853 fax

Virginia Minority Supplier Development Council

www.vmsdc.org

Headquarters

9210 Arboretum Parkway, Suite 150
Richmond, VA 23236
(804) 320-2100
(804) 320-3966 fax

Northern Virginia

8200 Jones Branch Drive
McLean, Virginia 22102
(703) 903-3431
(703) 903-2244 fax

Eastern Virginia

230 East Main Street, Suite 2102
Norfolk, VA 23510
(757) 823-4587
(757) 823-4581 fax

Western Virginia

2-14 West Beverley Street
Staunton, VA 24401
(540) 885-6748
(540) 885-9216 fax

Virginia Office for Protection and Advocacy

www.vopa.state.va.us

Richmond

1910 Byrd Avenue
Suite 5
Richmond, VA 23230
(804) 225-2042
(800) 552-3962 toll-free
(804) 662-7057 fax

Virginia Beach

287 Independence Boulevard
Suite 120
Virginia Beach, VA 23462
(757) 552-1148
1-800-552-3962 toll-free
(757) 552-1145 fax

Virginia Port Authority

www.vaports.com

600 World Trade Center
Norfolk, VA 23510
(757) 683-8000
(800) 446-8098 toll-free

Virginia Retail Merchants Association

www.virginiaretail.org

701 East Franklin Street
Suite 809
Richmond, VA 23219
(804) 649-0789
(804) 644-8762 fax

Virginia Small Business Financing Authority

www.dba.virginia.gov

707 East Main Street, Suite 300
Richmond, VA 23219
(804) 371-8254

Virginia Tourism Corporation

www.vatc.org

901 East Byrd Street
Richmond, VA 23219
(804) 786-2051
(804) 786-1919 fax

Virginia Women's Business Enterprise Program

www.dba.virginia.gov

707 East Main Street
Suite 300
Richmond, VA 23219
(800) 980-VWBE (8923) toll-free
(Message Line)
(804) 225-3384 fax

Virginia Workers' Compensation Commission

www.vwc.virginia.gov

1000 DMV Drive
Richmond, VA 23220
(804) 367-8600
(877) 664-2566 toll-free

Virginia's Center for Innovative Technology

www.cit.org

www.innovationavenue.com
1-800-3-TECHVA – toll-free

Northern Virginia

(Includes headquarters)
2214 Rock Hill Road
Suite 600
Herndon, VA 20170-4200
(703) 689-3000
(703) 689-3041 fax

Central Virginia and Southside

Lynchburg Business Development Center
147 Mill Ridge Road
Suite 122
Lynchburg, VA 24502
(434) 582-6154
(434) 582-6106 fax

Greater Richmond

1701 East Parham Road
Suite 210
PO Box 85622 (23285)
Richmond, VA 23228
(804) 371-3433
(804) 371-3621 fax

Roanoke Valley/ Southwestern Virginia

Mezzanine Level
212 South Jefferson Street
Roanoke, VA 24011
(540) 857-7304
(540) 857-7302 fax

1872 Pratt Drive
Suite 1750
Blacksburg, VA 24060
(540) 231-3880
(540) 231-3922 fax

Piedmont/Shenandoah Valley

210 Ridge McIntire Road
Suite 500
Charlottesville, VA 22903

(434) 817-3000
(703) 467-3957 fax

Peninsula/Northern Neck/River Country

Applied Research Center
12050 Jefferson Avenue
Suite 247
Newport News, VA 23606
(757) 249-0884
(757) 249-0738 fax

South Hampton Roads

355 Crawford Street
Suite 200
Portsmouth, VA 23704
(757) 397-7016
(757) 397-7062 fax

Women's Business Center of Northern Virginia

www.wbcnova.org

7001 Loisdale Road
Suite C
Springfield, VA 22150
(703) 768-1440
(703) 768-0547 fax



Employer Posters

The following is a list of bulletin board posters required by Virginia and federal law to be posted for the benefit of employers and employees. Posters may be ordered directly from the agency listed with each poster. Links to all federal and state posters are available on the Virginia Department of Labor and Industry website: www.doli.virginia.gov.

Federal Posters

1. **Equal Employment Opportunity is the Law**

(GPO 1982-0-383-798) [English]
(GPO 1982-0-383-806) [Spanish]

These posters provide general employment information including provisions of the “Americans with Disabilities Act.” All employers of 15 or more employees and all government contractors and subcontractors, regardless of the number of employees, are required by federal law to display this poster. These posters may be ordered from the Equal Employment Opportunity Commission by calling (800) 669-3362.

2. **Notice to All Employees Working on Federal or Federally Financed Construction Projects***

(WH-1321) Davis-Bacon Construction Act poster. All construction contractors and subcontractors working on federally-financed construction must post at the job site a copy of the specifications section of their contract with the federal government setting forth applicable prevailing wages as determined by the Secretary of Labor. This poster is required by federal law.

3. **Notice: Employee Polygraph Protection Act***

Polygraph poster. This poster is required by federal law.

4. **Your Rights Under the Fair Labor Standards Act***

(WH Publ. 1088) This publication covers workers engaged in or producing goods for interstate commerce or employees in certain types of enterprises. This poster is required by federal law.

5. **Your Rights Under the Family Medical Leave Act (FMLA) of 1993***

Employers with at least 50 employees are subject to the provisions of this law. The poster outlines the provisions of the FMLA and its enforcement provisions. This poster is required by federal law.

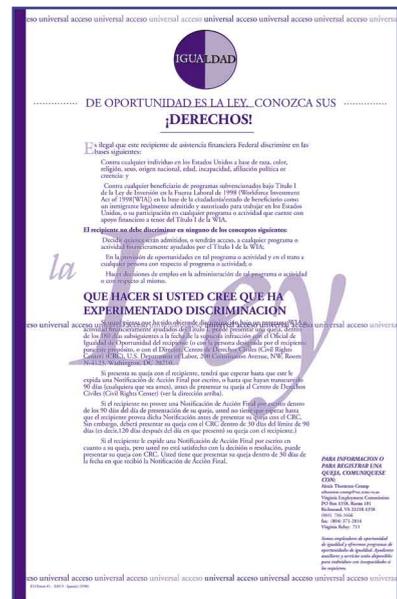
6. **Notice to Employees Working on Government Contracts***

(WH Publ. 1313) This service or public contracts act poster is to be displayed by all employers whose workers are engaged directly in production of materials, supplies, articles, or equipment amounting to more than \$10,000 under a government contract and contracts for services in excess of \$2,500 also apply. This poster is required by federal law.

7. **Notice: Migrant and Seasonal Agricultural Worker Protection Act (MSPA)***

Each farm labor contractor, agricultural employer and agricultural association which is subject to the MSPA and who employs any migrant or seasonal agricultural worker(s) is required to display this poster.

* Federal posters (2-7) may be ordered from U.S. Department of Labor, Wage and Hour Division, 400 North 8th Street, Room 416, Richmond, VA 23240, (804) 771-2995.



State Posters

1. Job Safety and Health Protection

This poster is required for all private and public employers. Employers are subject to a citation and possible fine if this poster is not displayed. This poster is required by Virginia law. Posters in English and Spanish may be ordered from the Virginia Department of Labor and Industry, VOSH Research and Analysis, 13 South 13th Street, Richmond, VA 23219, (804) 786-8011.

Job Safety and Health Protection

Employers

Each employer has the duty to keep the workplace safe and healthy. Employers must provide training to their employees on how to work safely and healthily. Employers must also provide safety and health protection to their employees. Employers must also provide safety and health protection to their employees. Employers must also provide safety and health protection to their employees.

Employees

Each employee has the duty to keep the workplace safe and healthy. Employees must follow the safety and health rules that their employers give them. Employees must also report any safety and health problems to their employers. Employees must also report any safety and health problems to their employers.

Violations

The law requires that a representative of the employer and a representative of the employees be on the job to make sure that the employer is following the law. If the employer is not following the law, the representative of the employees can file a complaint with the Virginia Department of Labor and Industry. The representative of the employees can also file a complaint with the Virginia Department of Labor and Industry.

Penalties

The law provides that employers who violate the law may be fined up to \$10,000. Employees who violate the law may be fined up to \$1,000. Employers who violate the law may also be ordered to pay the cost of any medical treatment that an employee may need. Employers who violate the law may also be ordered to pay the cost of any medical treatment that an employee may need.

Virginia Occupational Safety and Health Regional and Field Offices

Virginia Occupational Safety and Health Offices	Regional Offices	Field Offices
Main State Office	Roanoke	Roanoke
Roanoke	Richmond	Richmond
Richmond	Shenandoah Valley	Shenandoah Valley
Shenandoah Valley	Southwest Virginia	Southwest Virginia
Southwest Virginia	West Virginia	West Virginia
West Virginia	York	York

Minimum Wage information, State Labor Law information, (804) 786-2386.

2. Notice to Workers

(VEC-B-29) This poster advises employees on their eligibility for unemployment insurance benefits and how to apply for those benefits. It must be posted by every employer subject to the unemployment insurance laws.

This poster is required by Virginia law. Posters may be ordered from Virginia Employment Commission, PO Box 1358, Richmond, VA 23218, (804) 786-4359.

Commonwealth of Virginia
Virginia Employment Commission

NOTICE TO WORKERS

Every day many unemployed workers tell us that unemployment insurance is due them because they have paid for it. This is not true in Virginia. There are no deductions from your paycheck for unemployment insurance. Employers' taxes are deposited in a trust fund from which unemployment insurance benefits are paid. Do not purchase unemployment insurance with Old-Age and Survivors Insurance to which both you and your employer contribute.

YOU MAY APPLY FOR UNEMPLOYMENT INSURANCE BENEFITS IF:

- You are totally unemployed, or
- You are working at reduced wages and hours.

IF YOU ARE TOTALLY UNEMPLOYED OR ON A TEMPORARY LAYOFF:

Take your Social Security card to the nearest Virginia Employment Commission office the first week you are unemployed, register for work, and file a claim for benefits. You can also file your claim for benefits on the Internet at www.VaEmpJob.com.

IF YOU ARE WORKING REDUCED HOURS:

Take your Social Security card to the nearest Virginia Employment Commission office the first week you are unemployed, register for work, and file a claim for PARTIAL benefits.

TO BE ELIGIBLE FOR BENEFITS, THE LAW REQUIRES THAT YOU:

- File a claim with the Virginia Employment Commission.
- Have earned sufficient wages from employers who are subject to the Unemployment Compensation Act of Virginia or any other state within your Base Period.
- Must be unemployed through no fault of your own.
- Must be able and available to work and making an active search for work.
- Continue to report as instructed by the Virginia Employment Commission.

You cannot be paid unemployment benefits until you have filed your claim. Do not expect payment of benefits, you should file your claim as soon as you become unemployed or your hours are reduced. If you have any questions about your rights and responsibilities under the Virginia Unemployment Compensation Act, visit the nearest office of the Virginia Employment Commission.

THE LAW REQUIRES EMPLOYERS TO POST THIS NOTICE IN A PLACE VISIBLE TO ALL WORKERS.

Available only in English. Spanish version available upon request. See additional notices.

This notice is available in Spanish. Direct request to:
Employee Accounts Unit
P.O. Box 1158
Richmond, VA 23218

VEC-B-29(12/05)

Commonwealth of Virginia
Virginia Employment Commission

AVISO A LOS TRABAJADORES

Cada día muchos trabajadores desempleados nos dicen que el seguro de desempleo se les debe "porque ellos han pagado por él". Esto no es así en Virginia, pues no se hacen descuentos de su sueldo para pagar el desempleo. Las aportaciones de los empleadores se depositan en un fondo fiduciario de donde se pagan los beneficios de seguro de desempleo. No confundir el seguro de desempleo con el Seguro de sobrevivencia y de la Tercera Edad, lo cuales están sujetos como su empleador contribuyen.

USTED PUEDE PRESENTAR UNA SOLICITUD DE BENEFICIOS DE SEGURO DE DESEMPEÑO SI:

- Usted está totalmente desempleado, o
- Usted está trabajando con su sueldo o horas reducidas.

SI USTED ESTÁ TOTALMENTE DESEMPEÑADO O DESEMPEÑO TEMPORALMENTE:

Lleve su tarjeta de seguro social a la oficina más cercana de la Comisión de Desempleo de Virginia [Comisión de Desempleo de Virginia] la primera semana que usted se encuentre desempleado, inscribase para trabajar, y presente una reclamación para recibir beneficios. Usted puede presentar su reclamación para recibir beneficios en el sitio de Internet www.VaEmpJob.com.

SI USTED ESTÁ TRABAJANDO HORAS REDUCIDAS:

Lleve su tarjeta de seguro social a la oficina más cercana de la Comisión de Desempleo de Virginia la primera semana que usted se encuentre desempleado, inscribase para trabajar y presente una reclamación para recibir beneficios PARCIALES.

PARA SER ELIGIBLE A RECIBIR BENEFICIOS, LA LEY REQUIERE QUE USTED:

- Presente una reclamación en la oficina de la Comisión de Empleo de Virginia.
- Hayá ganado salarios suficientes de empleadores que están sujetos a la Ley de Compensación de Desempleo de Virginia o de cualquier otro estado dentro de su período base.
- Está desempleado por razones que no sean culpa suya.
- Sea capaz y esté dispuesto a trabajar y a buscar trabajo en forma activa.
- Signifique informando tal como lo instruye la Comisión de Empleo de Virginia.

A usted no se le puede pagar beneficios de desempleo, a menos que haya presentado su reclamación. Para solicitar el pago de los beneficios, usted debe presentar su reclamación tan pronto como inicie un empleo o sus horas sean reducidas. Si usted tiene cualquier pregunta sobre sus derechos y responsabilidades de acuerdo con la Ley de Compensación de Desempleo de Virginia, visite la oficina más cercana de la Comisión de Empleo de Virginia.

LA LEY REQUIERE QUE LOS EMPLEADORES COLOQUEN ESTE AVISO EN UN LUGAR VISIBLE PARA TODOS LOS TRABAJADORES.

Available only in English. Spanish version available upon request. See additional notices.

This notice is available in Spanish. Direct request to:
Employee Accounts Unit
P.O. Box 1158
Richmond, VA 23218

VEC-B-29(12/05)

Form VWC1

WORKERS' COMPENSATION NOTICE

The employees of this business are covered by the Virginia Workers' Compensation Act. In case of injury by accident or notice of an occupational disease:

THE EMPLOYEE SHOULD:

- Immediately give notice to the employer, in writing, of the injury or occupational disease and the date of accident or notice of the occupational disease.
- Promptly give to the employer and to the Virginia Workers' Compensation Commission notice of any claim for compensation for the period of disability beyond the seventh day after the accident. In case of fatal injuries, notice must be given by one or more dependents of the deceased or by a person in their behalf.
- In case of failure to reach an agreement with the employer in regard to compensation under the act, file application with the Commission for a hearing within two years of the date of accidental injury or the communication of the diagnosis of an occupational disease.
- If medical treatment is anticipated for more than two years from the date of the accident and no award has been entered, the employee should file a claim with the Commission within two years from the date of the accident.

NOTE: The employer's report of accident is not the filing of a claim for the employee. The voluntary payment of wages or compensation during disability, or of medical expenses, does not affect the running of the time limitation for filing claims. An award based on a voluntary agreement must be entered or a claim filed within two years, one year in case of death.

THE EMPLOYER SHOULD:

- At the time of the accident, give the employee the names of at least three physicians from which the employer may select the treating physician.
- Report the injury to the Commission through your carrier or directly to the Commission.
- Accurately determine the employee's average weekly wage, including overtime, meals, uniforms, etc.

Questions may be answered by contacting the Commission. A booklet explaining the Workers' Compensation Act is available without cost from:

THE VIRGINIA WORKERS' COMPENSATION COMMISSION
1000 DMV Drive
Richmond, Virginia 23220
1-877-664-2566
VWC-1002-10-05

Every employer within the operation of the Virginia Workers' Compensation Act MUST POST THIS NOTICE IN A CONSPICUOUS PLACE in his place of business.

(English)

(Spanish)

3. Workers' Compensation Notice

(Form VWC1) This poster must be displayed by all employers subject to the Workers' Compensation Act. This poster is required by Virginia law. Posters may be ordered from the Virginia Workers' Compensation Commission, 1000 DMV Drive, Richmond, VA 23230, 1-877-664-2566.

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